

Business Fees and Charges

Account type		FirstBiz Access	FirstBiz Online Savings	Community Account	Business Club Rewards
Account Eligibility	Fee Amount	Business Members	Business Members	Not for profit organisations	Clubs with participating rewards program
Account maintenance fee		\$10 per month	n/a	n/a	\$100 per month
Debit card credit purchase (PIN activated)	Free	Free	n/a	Free	n/a
BPAY® payment	Free	Free	n/a	Free	Free
Internet Banking internal transfer	Free	Free	Free	Free	Free
Telephone Banking transfer within the same membership	Free	Free	Free	Free	Free
Direct credit	Free	Free	Free	Free	Free
Payroll credit	Free	Free	Free	Free	Free
NAB deposit book	Free	Free	n/a	Free	n/a
Personal cheque (member written)	2.00	✓	n/a	Free	n/a
EFTPOS or debit purchase (PIN activated)	1.10	Free	n/a	Free	n/a
EFTPOS purchase with cash out	1.50	Free	n/a	Free	n/a
Direct debit (payment service)	1.10	Free	n/a	Free	n/a
ATM withdrawal at any ATM (debit card)*	1.50	Free	n/a	✓	n/a
Overseas debit card cash advance ATM withdrawal*	5.00	✓	n/a	✓	n/a
Internet Banking external transfer	1.00	Free	✓	Free	Free
Electronic external transfer (payment service)	1.00	Free	n/a	Free	n/a
Over the counter cash withdrawal	1.50	✓	n/a	Free	n/a
Over the counter cheque	6.00	✓	n/a	Free	n/a
Bank@Post withdrawal, cash advance, or cash deposit	4.00	✓	n/a	Free	n/a
Bank@Post cheque deposit	2.00	✓	n/a	Free	n/a
Balance enquiry performed at any ATM*	1.25	Free	n/a	Free	n/a
Periodic payment cheque issued	3.00	✓	n/a	Free	n/a
Staff Assisted Transfer (Contact Centre and in-store)	2.00	✓	n/a	Free	Free

Visa Card

Late Payment – charged each time the minimum monthly repayment is not met	\$25
Replacement of a Visa Card (within Australia)	\$12.50
Replacement of a Visa Card (overseas)	\$55
Card Extraction Fee - urgent request to change the delivery method of card and or PIN mailers	\$45
Emergency replacement of VISA Card overseas	US\$175 [^]
An administration fee applies if a replacement request is withdrawn	US\$50 [^]
Copy of Visa Voucher	\$20
Visa chargebacks	\$25
International Conversion Fee - payable when you use your Visa Card for a foreign currency transaction or for an Australian dollar transaction that is with a foreign merchant or that is processed by an entity outside Australia.	3% of transaction value in \$AUD

[^]The fee is converted to Australian dollars using the exchange rate valid on the day the emergency card is produced

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Community First Free Transaction Allowances

Community First offers a range of free transaction allowances. These allowances are listed below and are dependent on the combined balance of your savings and loan accounts:

Total Balance of Deposit & Loan accounts	Maximum Rebate (per mth)
Between \$0 - \$4,999	Nil
Between \$5,000 - \$19,999	\$4
Between \$20,000 - \$49,999	\$8
Between \$50,000 - \$99,999	\$12
\$100,000 plus	\$27

Additional rebates can be gained by Members when they hold the following products:

Eligible product	Rebate amount (per mth)
Low Rate Credit Card	\$2
Holder of current CGU Car or Home Insurance policy [^]	\$2

Transaction charges are applicable on all deposit and overdraft accounts and any transaction charges in excess of your allowances, as set out above, will be debited monthly.

*Your monthly balances for calculating your free transactions allowance are the total closing balances on the last day of the month, of all your deposit accounts and all your loan accounts. Please note that balances held by you under a second membership will not generally be taken into account when calculating fees. [^]Purchased through CFCU only.

Service Fees

Dormancy Fee - (all accounts – account keeping fee) when no member initiated transactions have been made on your membership for one year or more	\$20 p.a.
Inactive Fee - when no member initiated transactions have been made on your account for one year or more (fee will apply to the following accounts: FirstBiz Access account and FirstBiz Online Savings account)	\$2 per mth
Overdrawn Fee - charged on accounts that become overdrawn by \$50.00 or more in a calendar month. Charged last day monthly	\$10 per mth
Over Limit Fee - charged when an account remains over limit by \$50 or more for 1 day or more during a calendar month. Charged last day monthly	\$30 per mth
Dishonour Fee - when payment of a cheque deposited in your account through Bank@Post is rejected. Charged on the day of the dishonour	At cost
Dishonoured Cheque - when payment of a cheque from your account is rejected. Charged on the day of the dishonour	\$25
Special Cheque Clearance Fee - when a cheque deposit is required to be cleared faster than the standard clearance period (service must be requested at the time the cheque is deposited)	\$15
Direct Debit Dishonour - when payment of a direct debit from your account is rejected. Charged on the day of the dishonour	\$25
Periodical Payment Dishonour - when payment of a periodical payment from your account is rejected. Charged on the day of the dishonour	\$20
Over the counter/Financial Institution cheque	\$6
Account Combination Fee - charged if we have to offset the credit balance of any of your deposit accounts against any debt owing by you	\$5
Stop Payment - on a Financial Institutions cheque	\$15
Forced Payment - member cheque or direct debit paid on insufficient funds	\$20
Retrieve cashing vouchers or any other document	\$20 per item
EFT Investigation Fee - when payment made to incorrect account or BPAY Biller; incorrect amount transferred; alleged unauthorised transactions; request to recall funds	\$35

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Specially Requested Services and Other Fees

Swift Payments	
Inward Swift - domestic or international transfer is credited to your account.	\$6.60
Outward Swift - domestic transfer is debited to your account.	\$20
Copy of cheque or statements	
Copy or trace of cheque	\$20
eStatements available via Internet Banking	Free
Printed statements (already issued)	\$1.50 per page
Other Fees	
Large Cash Withdrawal - Is payable for store withdrawals in cash > \$5,000	0.15% of total amount
Deposits of coin	1.00% of total amount

Loan Fees and Charges

Application Fee Standard application fee applies to all business loans including overdrafts (additional fees may apply for non-standard applications)	\$750
Valuation	At cost
Loan agreement / solicitor / legal costs	At cost
Mortgage of land (includes Security Registration Fee, Personal Property Security Registration Search Fee, Registration of Discharge Fee, Discharge of Mortgage Fee and Mortgage Stamp Duty (NSW))	At cost
Guarantees (per individual)	At cost
Late Payment Charged 7 days after a loan repayment is not met, and again at 14 days (if applicable)	\$25
Special Attendance Fee - Mortgage discharge	\$300 + at cost fees
Special Attendance Fee Includes consent to second mortgage, lease, variation or substitution of security	At cost
Unused Commitment fees	1% of undrawn balances
Lenders' Mortgage Insurance Loans for amounts greater than 80% of the valuation or the purchase price, whichever is less, will incur a fee for Lenders' Mortgage Insurance. The amount of this fee will be available on application, as it is dependent on the loan to valuation ratio of each loan.	Available on application
Business Overdraft Monthly Fee On all limits	\$10 per month
Redraw	
> Internet (BPAY, Internal and External Transfers)	\$15
> Staff Assisted	\$30

Approved amount

Safe Custody Fee For secure storage of legal documentation – certificate of titles, wills, etc.	\$50 p.a.
Credit Union Guarantee Fee Payable where a guarantee is provided to a third party such as rental bond or performance bonds for business purposes	\$250 up-front preparation fee plus \$250 p.a. (paid in advance)
Reissue Loan Documentation Fee Payable if a borrower requests to restructure a loan between approval and funding which results in issuance of a new loan documents	At cost

Note: Additional fees and charges may also apply. Please refer to the Fees and Charges listed in any Loan Agreement.