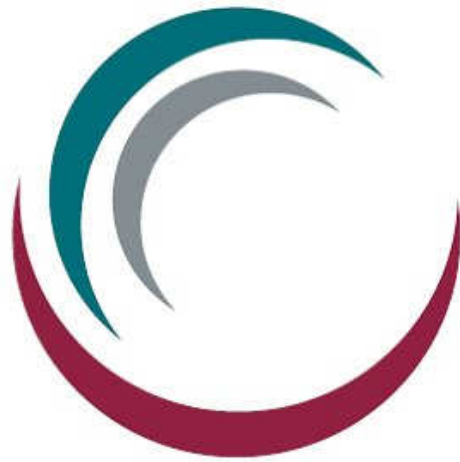


Schedule of Fees

Effective from 3rd March 2009



CAPRICORNIA
A different
KIND OF BANKING

This brochure forms part of the
Product Disclosure Statements
for Savings Accounts, Term
Deposits and Payment Services.

Fairer Fees

Capricornia Credit Union is committed to helping our members achieve the most from their personal finances. If you are not already a member, it is easy to join and virtually anyone can apply.

As a member of the credit union you will be part of an organization which has as its goal...

Helping members to get the best value from their personal finances.

Applications for membership can be accepted from:

- ✓ Any person (individually or jointly with others).
- ✓ Businesses.
- ✓ Companies, partnerships and trusts.
- ✓ Superannuation funds.
- ✓ Social, sporting and other community groups.
- ✓ Religious organisations.

Transaction Fees & Free Transactions for the Following Accounts

S1 Personal Banking Account
S19 Business Banking Account
S28 Cash Management Account¹

S9 CreditLine Account
S60 MortgageLine Account
S50 Pensioner Select Account²

ATM FEES (effective 3rd March 2009)

Non rediATM Withdrawal Non rediATM Balance Enquiry
No Fee from CCU, but you will have a direct charge from the institution who owns the ATM. The actual fee may vary from institution to institution.

Declined Transaction at any ATM \$0.00
rediATM Withdrawal \$0.50*

TRANSACTION FEES

Staff assisted withdrawal or transfer \$2.00
EFTPOS or EFTPOS cash out transaction \$0.50
Declined EFTPOS or EFTPOS cash out transaction \$0.50
CCU counter cheque withdrawal \$5.00
Member cheque withdrawal \$0.50
Visa cash advance (excludes ATM withdrawals) \$4.00
Periodic payment by cheque \$5.00
Cheque collection per cheque deposited \$0.30

* Transaction fee applies as per normal terms and conditions of the account that the card is linked to.

ANNUAL CARD FEE

Fee applies to all cards linked to the following accounts:

S1 Personal Banking Account³
S19 Business Banking Account
S28 Cash Management Account

S9 CreditLine Account
S60 MortgageLine Account

An Annual Card Fee will be charged to the account to which the card is linked. The fee will be charged on the 10th day of the month following the card's annual expiry month anniversary, commencing in the month after issue of a new card and annually thereafter. No refunds will be made should the card facility be subsequently cancelled at the member's request or revoked by the credit union.

Visa \$24.00 pa

Cuecard \$12.00 pa

Transaction Fees & Free Transactions

Personal Banking Account (S1)

USE

An all purpose transaction account with a wide range of features and options for moving money around.

ELIGIBILITY

The Personal Banking Account is for private or domestic use only.

OPTIONS

- ✓ Visa Debit Card or Cuecard
- ✓ Member chequing facility
- ✓ Phonefa\$t access
- ✓ Netfa\$t access
- ✓ Direct salary credits
- ✓ Electronic transfers
- ✓ BPAY®
- ✓ Periodic payments
- ✓ ATM's & EFTPOS
- ✓ Branch access

ACCOUNT SERVICE FEE

An Account Service Fee of \$5.00 per month applies.

EXEMPTIONS:

- ✓ Members who hold at least 2,000 Capricornia Investment Shares or \$2,000 in Capricornia Investment Bonds for the entire month
- ✓ Members aged under 21 years

¹ S28 – 4 free CCU ATM withdrawals and also 4 free member cheques per month

² S50 – 5 free staff assisted withdrawals and 5 free CCU ATM withdrawals per month.

³ Members aged 21 years and younger are exempt from the card fee on their S1 account.

Transaction Fees & Free Transactions

Business Banking Account (S19)

USE

An all purpose transaction account for business use.

ELIGIBILITY

Any member who requires a transaction account for BUSINESS PURPOSES should use this account. Companies and other incorporated entities not eligible for the Personal Banking Account may select this option.

OPTIONS

- ✓ Visa Debit Card or Cuecard
- ✓ Phonefa\$t access
- ✓ BPAY®
- ✓ ATM's & EFTPOS⁴
- ✓ EFTPOS merchant facilities
- ✓ Payroll processing
- ✓ Member cheque facility
- ✓ Netfa\$t access
- ✓ Electronic transfers
- ✓ Periodic payments
- ✓ Branch access
- ✓ BankLink

ACCOUNT SERVICE FEE

An Account Service Fee of \$5.00 per month applies.

EXEMPTIONS:

Members who hold at least 2,000 Capricornia Investment Shares or \$2,000 in Capricornia Investment Bonds for the entire month.

Incorporated Clubs Account (S26)

USE

An interest-earning variable rate savings account with the flexibility to make deposits and withdrawals. Interest credited monthly and with the added option to use it as a transaction account. The minimum required balance is \$1.

ELIGIBILITY

Members which are Incorporated Clubs or Societies only.

OPTIONS

- ✓ Phonefa\$t access
- ✓ Direct Credits
- ✓ BPAY®
- ✓ Member chequing facility
- ✓ Netfa\$t access
- ✓ Electronic transfers
- ✓ Periodic payments
- ✓ Branch access

ACCOUNT SERVICE FEE

Not Applicable

EXEMPTIONS:

- ✓ None apply.

TRANSACTION FEES

Staff assisted withdrawal or transfer	\$2.00
CCU counter cheque withdrawal	\$5.00
Member cheque withdrawal	\$0.50
Periodic payment by cheque	\$5.00
Cheque collection per cheque deposited	\$0.30

FREE TRANSACTIONS

- ✓ Four member cheques per month
- ✓ All deposits (NOTE: cheque collection fee applies)
- ✓ Phonefa\$t and Netfa\$t transfers to another CCU account
- ✓ Electronic transfers (direct debit)
- ✓ Periodic payments by electronic transfer
- ✓ BPAY® payments
- ✓ CGU monthly insurance premiums

Cash Management Account (S28)

USE

An interest-earning variable rate savings account with the flexibility to make deposits and withdrawals when you choose. Interest credited monthly and with the added option to use it as your transaction account. The minimum required balance is \$1.

ELIGIBILITY

All Members.

OPTIONS

- ✓ Visa Debit Card or Cuecard
- ✓ Phonefa\$t access
- ✓ Direct salary credits
- ✓ BPAY®
- ✓ ATM's & EFTPOS
- ✓ Member chequing facility
- ✓ Netfa\$t access
- ✓ Electronic transfers
- ✓ Periodic payments
- ✓ Branch access

ACCOUNT SERVICE FEE

An Account Service Fee of \$7.50 per month applies.

⁴ Cards linked to a S19 Account may only be issued in the name of a person who is authorised to operate on the account. The account signing authority must be "one to sign".

Transaction Fees & Free Transactions

E Saver Account (S29)

USE

A premium interest variable rate savings account which provides unlimited free transactions by electronic banking means. Interest credited monthly. The minimum required balance is \$1.

ELIGIBILITY

All members.

OPTIONS

- ✓ Phonefa\$t access
- ✓ Direct salary credits
- ✓ BPAY®
- ✓ Periodic payments
- ✓ Netfa\$t access
- ✓ Electronic transfers
- ✓ Branch access

ACCOUNT SERVICE FEE

An Account Service Fee of \$5.00 per month will apply in any month where the minimum balance in the account falls below \$5,000.

EXEMPTIONS:

- ✓ Members who maintain a minimum monthly balance of \$10,000 or more in any Loan (L) Account, CreditLine (S9) Account or MortgageLine (S60) Account;
- ✓ Members who are aged under 21 years;
- ✓ Members who hold 2,000 Capricornia Investment Shares or \$2,000 in Capricornia Investment Bonds during the entire month.

TRANSACTION FEES

Staff assisted withdrawal or transfer	\$5.00
CCU counter cheque withdrawal(including periodic payments made by cheque)	\$5.00
Cheque collection per cheque deposited	\$0.30

FREE TRANSACTIONS

- ✓ All deposits (NOTE: cheque collection fee above)
- ✓ Phonefa\$t and Netfa\$t transfers to another CCU account
- ✓ Electronic transfers (direct debit)
- ✓ Periodic payments by electronic transfer
- ✓ BPAY® payments
- ✓ CGU monthly insurance premiums

CreditLine Account (S9) and MortgageLine Account (S60)

USE

These accounts offer line-of-credit style lending facilities (unsecured and mortgage secured). A full range of transaction facilities and services may be linked to these accounts.

ELIGIBILITY

For personal or domestic use only. Terms and conditions apply.

OPTIONS

- ✓ Visa Debit Card or Cuecard
- ✓ Phonefa\$t access
- ✓ Direct salary credits
- ✓ BPAY®
- ✓ ATM's & EFTPOS
- ✓ Member chequing facility
- ✓ Netfa\$t access
- ✓ Electronic transfers
- ✓ Periodic payments
- ✓ Branch access

ACCOUNT SERVICE FEE

Not applicable.

Savings Accumulator Account (S5)

USE

An account for making regular savings. Ideal for members with less than \$5,000 in accumulated savings. This account can also be linked to a Christmas Club option with the balance paid to your nominated CCU account on 15th November each year. Interest is calculated daily and credited on 15th May and 15th November.

ELIGIBILITY

All members.

OPTIONS

- ✓ Direct salary credits
- ✓ Phonefa\$t access
- ✓ Netfa\$t access
- ✓ Branch access

ACCOUNT SERVICE FEE

Not applicable.

TRANSACTION FEES

One free withdrawal transaction (any permitted type) per calendar month	
Second and subsequent withdrawals in a calendar month - each	\$5.00
Cheque collection fee per cheque deposited	\$0.30

Transaction Fees & Free Transactions

Pension Passbook Account (\$40)

USE

A passbook based savings account which pays deeming rates of interest.

ELIGIBILITY

Existing account holders only - no new accounts opened.

OPTIONS

- ✓ Receipt of Aged, Veterans' or Disability Pension
- ✓ In branch transacting
- ✓ Direct pension credits

ACCOUNT SERVICE FEE

Not applicable.

TRANSACTION FEES⁵

Staff assisted withdrawal or transfer. 5 free per month then:	\$2.00
Cheque withdrawal	\$5.00
Cheque collection per cheque deposited	\$0.30

FREE TRANSACTIONS

All deposits

Pension Select Account (\$50)

USE

A statement based savings account which pays deeming rates of interest and has a wide range of transacting options.

ELIGIBILITY

Members in receipt of an Aged or Veterans' Pension. Self funded retirees who provide evidence satisfactory to the credit union that they are permanently retired from the workforce.

OPTIONS

- ✓ Visa Debit Card or Cuecard
- ✓ Phonefa\$t access
- ✓ Direct salary credits
- ✓ BPAY
- ✓ ATM's & EFTPOS
- ✓ Member chequing facility
- ✓ Netfa\$t access
- ✓ Electronic transfers
- ✓ Periodic payments
- ✓ Branch access

ACCOUNT SERVICE FEE

Not applicable.

Term Deposit Accounts (I)

USE

For higher value savings where regularity and certainty of the amount of income is important. Term deposits are accepted for amounts from \$5,000 to \$250,000 (Deposits over \$250,000 are accepted by arrangement). Members may elect to invest for a 3, 6 or 12 month term.

ELIGIBILITY

All members.

FEES

Account Service and Transaction Fees are not payable on term deposit accounts.

An early termination penalty equivalent to one month's interest is payable where you need to break the term.

NOTE: The early termination penalty does not apply during the 10 day free look period.

Loan Accounts (L)

The credit union offers loans for any worthwhile purpose including:

- ✓ Personal loans
- ✓ Car loans
- ✓ Home loans
- ✓ Investment loans
- ✓ Business loans
- ✓ Overdraft and Line of Credit

The costs associated with setting up and maintaining a loan will be advised at the time of making an application.

Staff assisted deposits and staff assisted redraws on the following loan types incur a transaction fee of \$10 per transaction:-

- L3I Premier Plus Home Loan
- L4I Premier Plus Investment Loan

Non-Staff assisted transactions on L3I and L4I Loans are Free.

Transaction Fees do not apply to Loan (L) accounts other than those listed above.

Account service fees do not apply to any Loan (L) Account.

⁵ Where transactions not listed on this schedule occur, the fee schedule applicable to Pension Select (\$50) will apply

Transaction Fee Rebate for Holders of Capricornia Investment Shares

Members who hold at least 2,000 Capricornia Investment Shares for the entire month are entitled to a rebate of Transaction Fees of up to \$15 per month.

The rebate only applies to accounts conducted under the same membership as the Investment Shareholding. The rebate is offered per member (not per account) and is non-cumulative.

Any portion of the rebate not utilized in a particular month cannot be carried forward to the next month and is not exchangeable for cash.

General Service Fees

The following activities incur a Service Fee of \$15 per occasion:

- When a loan repayment is not made in full by the due date;
- On any business day that a transaction overdraws your account (or increases the overdraft) outside of arrangements;
- Production of a Visa or Cuecard voucher. (No charge if a transaction has been posted to your account in error);
- Purchase of a bank cheque (plus CCU cheque fee, if applicable);

The following activities incur a Service Fee as noted:

- You request a special clearance on a cheque deposited to your account:
 - Immediate processing - \$40 plus out of pocket costs.
 - Advise when paid - \$25.
- Replacement or duplicate copy of a statement - free from electronic records. \$10 per statement if retrieved from paper archives.
- Emergency replacement of a Visa Debit Card while overseas - \$250.00.
- Dishonour of your member cheque due to insufficient funds - \$25.
- Dishonour of a Direct Debit transaction due to insufficient funds - \$15
- Electronic transfer (e.g. Netfa\$) dishonour both inwards and outwards - \$15 per item
- Release of a mortgage:
 - Settlement required - \$150.
 - No settlement required - \$40.
 - Production of documents, titles and mortgages - \$150.
 - Assignment of a mortgage to a different mortgagee - \$250.
 - Substitution of non-real estate security - \$50.
- Where your account is declared dormant and we have been unable to make arrangements with you - \$4 per month.
- Loan offset facility - \$5 per month
- Switching Fee - \$300 per occasion. (Deferred establishment fees which may be applicable to the loan being switched from, must be paid at the time of switching.)
- Immediate crediting of coin:

◦ Less than \$20 per day	No charge
◦ \$20- to less than \$100-	\$2.00
◦ \$100 and over	\$5.00
- Coin lodged through Deposita\$

	No charge
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- In relation to BPAY® payments:
 - Rejection due to insufficient or incorrect information - \$11.
 - Trace of payment - \$5.50.
- Copy of documents or cheques - \$30 per half-hour (min \$30).
- Trace on a paid cheque – costs as charged by service provider – quoted on request.
- Trace on an electronic transfer - costs as charged by service provider – quoted on request.

Charging of Fees

Account Service Fees and Transaction Fees will be calculated for each calendar month and charged to the relevant account on the last day of the month. General Service Fees will be charged to the relevant account as near as possible to the day on which the underlying event occurs. CCU reserves the right to alter this Schedule of Fees, in which case at least 30 days notice will be given (changes favourable to members may be made on shorter notice). Members may elect to have transaction fees charged to a nominated account attached to their membership.

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How To Contact Us

Representatives are available in all of our branches for further information on any of the products and services listed in this PDS. Please contact us if you wish to acquire or discuss our products and services.

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Emerald Q 4720
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A Financial Service Guide and Product Disclosure Statement are available from all branches.

Capricornia Credit Union Ltd

ABN 54 087 650 940

Australian Financial Services Licence No: 246780

157 East Street, Rockhampton 4700

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