

Westforce Credit Union Fee schedule – Effective 1st December 2021

FEE TYPE	FEE CHARGED	WHEN CHARGED	COST
DEBIT CARD FEES			
New Zealand ATM Transaction	Per Transaction	Charged day of transaction	\$2.00
New Zealand EFTPOS Transaction	Per Transaction	Charged day of transaction	\$0.60
International ATM	Per Transaction	Charged day of transaction	\$7.50
International EFTPOS	Per Transaction	Charged day of transaction	\$1.50
Foreign Currency Fee of the NZD amount	Per Transaction	Charged at time of transaction	2.25%
New (First) Debit Card	Per Card	At time of card order	\$10.00
Replacement Debit Card	Per Card	At time of card order	\$20.00
Debit Card Service Fee	Per Month	Charged on the last day of each month	\$5.00
Card Block Fee		At time block is enforced	\$10.00
Pin Change	Per Transaction	Charged day of transaction	\$5.00
COUNTER/ADMINISTRATION TRANSACTIONS			
Account Opening Fee		No Charge	\$0.00
In Branch Cash Withdrawal (up to \$1,999)		Charged day of transaction	\$3.50
In Branch Cash Withdrawal (\$2,000 and above)	Per \$1000	Charged day of transaction	\$2.50
In Branch Deposits		No Charge	\$0.00
Other Financial Institution Deposit		At time of notification from WPAC	\$2.00
Member request for recorded information (e.g. Privacy Information)		At time of request	\$40/hr
Posted Statements		At time of statement generation	\$2.00
Statement Request - Non-Archive (TRANS IN G3) (per page)		At time of statement request	\$0.20
Statement Request - Archive (TRANS NOT IN G3) (per page)		At time of statement request	\$0.50
Overdraft Interest Rate - Authorised & Unauthorised			24%
Authorised Overdraft		At time of OD request	\$5.00
Unauthorised Overdraft			\$10.00
Premier Savings Advance Fee		At time of request	\$5.00
Manual Ongoing External Payment Set Up		At time of payment set up	\$5.00
Manual Once Off External Payment Set Up		At time of payment request	\$0.50
Manual External Payment Alteration		At time of payment alteration	\$2.00
Manual External Payment Cancellation		At time of payment cancellation	\$2.00
External Payment Process Fee			\$0.50
Direct Debit Set Up		At time of set up	\$5.00
Direct Debit Cancellation		At time of cancellation	\$5.00
Honoured Direct Debit (insufficient funds)		At time of Honour	\$5.00
Dishonoured Direct Debit		At time of Dishonour	\$8.00
Other Financial Institution Traces and Voucher Searches		At conclusion of trace/search	\$17.00
Closing Account Fee		Upon closure of account	\$5.00
ATO Access Fee		Monthly	\$0.50
Disputed / Transaction Investigation Fee	Per Investigation	At time of request	\$50.00

ACCOUNT FEES			
Account Fee		Monthly	\$5.00
Dormancy Fee			\$25.00
Remote Banking Service Fee		Monthly	\$1.00
LOAN APPLICATION FEES			
Premier Loan		At time of loan decision	\$5.00
Premier Loan + Loyalty Bonus		At time of loan decision	\$25.00
Promotional Loan		At time of loan decision	\$25.00
Unsecured Loan		At time of loan decision	\$40.00
Vehicle Secured Loan		At time of loan decision	\$40.00
Guarantor Secured Loan		At time of loan decision	\$40.00
Loan Restructure		At time of request	\$10.00
LOAN DISBURSAL FEE			
All Loan Types		At time of loan fulfilment	\$25.00
LOAN CONSUMABLE FEES			
Printed - <i>Application and Full Agreement printed in branch</i>		At time of loan fulfilment	\$5.00
Non-Printed - <i>Application and Summary printed in branch</i>		At time of loan fulfilment	\$1.00
Phone - <i>processed over the phone</i>			\$0.00
Loan Agreement Signed Electronically		At time of loan fulfilment	\$5.00
LOAN ASSESSMENT FEES			
Credit Rating Assessment		At time of loan decision	per invoice
PPSR Registration		At time of loan decision	per invoice
PPSR Search		At time of loan decision	per invoice
Motor Vehicle Check		At time of loan decision	per invoice
Drivers Licence Check		At time of loan decision	per invoice
MORTGAGE FEES - in addition to 'ASSESSMENT FEES'			
Mortgage Application Fee		At time of loan decision	\$150.00
Mortgage Discharge		At time of discharge	\$150.00
Mortgage Variation		At time of variation	\$50.00
DEBT COLLECTION			
SMS/Email Notification		At time of notification	\$1.00
Arrears First Notice		At time of notice generation	\$10.00
Arrears Second Notice		At time of notice generation	\$10.00
Arrears Final Warning		At time of warning generation	\$25.00
Repossession Warning Notice		At time of warning generation	\$60.00
Repossession Authority Notice		At time of authority generation	\$80.00
Post Repossession Notice		At time of notice generation	\$25.00
After Sales Notice		At time of notice generation	\$25.00
Repossession Related Costs			per invoice
BAD DEBT RECOVERY			

Instruction to Debt Collector		At time of Instruction	per invoice
Instruction Set Up Costs			per invoice
Debtor Trace			per invoice
Debt Recovery Field Visit			per invoice
Document Preparation			per invoice
Repossession Related Costs			per invoice