

<b>Transaction accounts</b>	
Access	0.00% p.a.
Bill pay	0.00% p.a.
Insurance account	0.00% p.a.
Expense account	0.00% p.a.
Loan disbursement account	0.00% p.a.
Loan provider account	1.00% p.a.
<b>Student</b>	
Up to \$499	1.00% p.a.
\$500 to \$999	2.00% p.a.
\$1,000 and over	2.50% p.a.
<ul style="list-style-type: none"> <li>- Interest rates quoted apply to whole account balance</li> <li>- Interest calculated on the minimum monthly balance and paid monthly</li> <li>- Interest rates are indicative only and may be subject to change without notice</li> </ul>	
<b>Super</b>	
Up to \$499	0.50% p.a.
\$500 to \$999	1.75% p.a.
\$1,000 and over	2.00% p.a.
<ul style="list-style-type: none"> <li>- Interest rates quoted apply to whole account balance</li> <li>- Interest calculated on the minimum monthly balance and paid monthly</li> <li>- Interest rates are indicative only and may be subject to change without notice</li> </ul>	

<b>Savings accounts</b>	
<b>Junior saver</b>	
Up to \$999	1.50% p.a.
\$1,000 and over	2.00% p.a.
<ul style="list-style-type: none"> <li>- Interest rates quoted apply to whole account balance</li> <li>- Interest calculated on the minimum monthly balance and paid monthly</li> <li>- Interest rates are indicative only and may be subject to change without notice</li> </ul>	
<b>Home deposit account</b>	
Up to \$999	0.50% p.a.
\$1,000 to \$9,999	1.75% p.a.
\$10,000 and over	2.00% p.a.

<b>Savings accounts cont.</b>	
<b>Serious saver</b>	
Up to \$4,999	0.65% p.a.
\$5,000 to \$19,999	0.75% p.a.
\$20,000 to \$99,999	1.00% p.a.
\$100,000 and over	1.35% p.a.
<ul style="list-style-type: none"> <li>- Maximum deposit \$1.5 million per customer</li> <li>- Interest rates quoted apply to whole account balance</li> <li>- Interest calculated on the minimum monthly balance and paid monthly</li> <li>- Interest rates are indicative only and may be subject to change without notice</li> </ul>	
<b>Education account</b>	
Up to \$999	1.50% p.a.
\$1,000 and over	2.00% p.a.
<ul style="list-style-type: none"> <li>- Interest rates quoted apply to whole account balance</li> <li>- Interest calculated on the minimum monthly balance and paid monthly</li> <li>- Interest rates are indicative only and may be subject to change without notice</li> </ul>	
<b>Christmas club</b>	1.50% p.a.
<ul style="list-style-type: none"> <li>- Interest rates quoted apply to whole account balance</li> <li>- Interest calculated on the daily credit balance and paid monthly</li> <li>- Interest rates are indicative only and may be subject to change without notice</li> </ul>	
<b>Special savings</b>	
Up to \$4,999	0.65% p.a.
\$5,000 to \$19,999	0.75% p.a.
\$20,000 to \$99,999	1.00% p.a.
\$100,000 and over	1.35% p.a.
<ul style="list-style-type: none"> <li>- Maximum deposit \$1.5 million per customer</li> <li>- Interest rates quoted apply to whole account balance</li> <li>- Interest calculated on the minimum monthly balance and paid monthly</li> <li>- Interest rates are indicative only and may be subject to change without notice</li> </ul>	

<b>Overdrafts</b>	
Authorised overdrafts	19.90% p.a.
Unauthorised overdrafts	21.90% p.a.
<ul style="list-style-type: none"> <li>- Rates are indicative only and may be subject to change without notice.</li> </ul>	

Personal loans									
Secured personal loan rates % p.a.									
Orange a)	Orange b)	Yellow a)	Yellow b)	Green a)	Green b)	Blue a)	Blue b)	Purple a)	Purple b)
9.90	11.90	13.90	15.90	17.90	19.90	21.90	23.90	25.90	27.90
Unsecured personal loan rates % p.a.									
Orange a)	Orange b)	Yellow a)	Yellow b)	Green a)	Green b)	Blue a)	Blue b)	Purple a)	Purple b)
10.90	12.90	14.90	16.90	18.90	20.90	22.90	24.90	26.90	28.90
> All personal loan rates are variable, indicative only and may be subject to change without notice									

Term deposits	
1 month	1.00% p.a.
2 months	1.00% p.a.
3 months	2.15% p.a.
4 months	2.20% p.a.
5 months	2.30% p.a.
6 months	2.50% p.a.
9 months	2.65% p.a.
12 months	2.70% p.a.
18 months	2.70% p.a.
24 months	2.75% p.a.
36 months	2.75% p.a.
48 months	2.75% p.a.
60 months	2.75% p.a.
<ul style="list-style-type: none"> <li>- Interest is calculated on a daily basis</li> <li>- Investors are advised of their options prior to maturity</li> <li>- Minimum deposit is \$1,000 for adults and \$500 for children under 18 years old</li> <li>- Maximum deposit \$1.5 million per customer</li> <li>- Interest rates are current as at the date of this document and may be subject to change without notice</li> <li>- If an early withdrawal is approved by Aotearoa Credit Union (ACU), a reduced rate of interest will apply as follows:               <ul style="list-style-type: none"> <li>a) If a term deposit is withdrawn, in full or in part, within the first 30 days, 0% interest will be applied to the withdrawn portion.</li> <li>b) Where the term deposit is withdrawn, in full or in part, before the maturity date but after the first 30 days, a reduced interest rate will be applied calculated using the advertised rate at the time the term deposit was opened, for the actual term the money was invested (as determined at our discretion), less 2%. The applicable interest rate will not reduce below 0%.</li> </ul> </li> </ul>	

Credit Union Baywide trading as ACU (Aotearoa Credit Union). Terms and conditions and normal lending criteria apply. All variable rates, fees and returns are subject to change without notice. The current Product Disclosure Statement, other disclosure statements and rates are available on the Offer Register at [disclose-register.companiesoffice.govt.nz](https://disclose-register.companiesoffice.govt.nz), on [ACU.nz](https://www.acu.nz) or on request from ACU. Credit Union Baywide savings are shares secured by a first ranking security over Credit Union Baywide's assets. Shares in Credit Union Baywide rank equally with the deposits of other Members, ahead of claims of lesser ranking secured creditors and unsecured creditors, and behind prior permitted security interests and claims preferred by law.

**ACU is proud to be a credit union and not a registered bank.**

# Summary of accounts and fees

## Effective date 25 February 2020



Fees are usually charged at the time of transaction, however, may be posted to your account on a future date, if funds are not available when the fee is due.

Please ask our friendly team about tips on how to save on fees. ACU provides solutions for your financial needs. Selecting the right accounts and services will simplify your banking and save you money. Remember, as “Your” Credit Union, we’re here when you need us, so, now is a great time to review your plans and banking needs.

<b>Fee rebate</b>	
A tiered fee rebate scheme ACU’s customer fee rebate program rewards customers who use our products and services and have savings with ACU.	
\$10,000 - \$50,000 savings	\$1.25/week rebate
\$50,000 + savings	\$2.50/week rebate
Children aged under 18 years old	\$2.50/week rebate for one account only
Members over 65 years old	\$2.50/week rebate for one account only
The weekly rebate is calculated based on the total savings relationship, which is the combined minimum weekly balance of your savings and term investments with ACU (per customer number). Each week the rebate will be off-set against the transaction fees and account management fee (on your Access account) charged in that week. Any credit cannot be carried forward to the following week.	

<b>EFTPOS/Debit cards</b>		
<b>AccessDebit</b>		
Card new/replacement	Per card	\$15
PIN Replacement	Per reset	\$5
Administration fee	6 monthly	\$5
Credit Union ATM (includes enquiry, withdrawal and decline)	Per transaction	\$0.50
Other bank ATM (includes enquiry, withdrawal and decline)	Per transaction	\$2.50
EFTPOS (transaction or decline)	Per transaction	\$0.50
Disputed transaction fee	Per transaction	\$50
<b>AccessCard</b>		
Card issue [first card only]	Per card	FREE
Card replacement/renewal	Per card	\$15
Credit Union ATM (includes enquiry, withdrawal and decline)	Per transaction	\$0.50
Other bank ATM (includes enquiry, withdrawal and decline)	Per transaction	\$2.50
EFTPOS (transaction and decline)	Per transaction	\$0.50
Disputed transaction fee	Per transaction	\$50
<b>International card transactions</b>		
ATM withdrawal	Per transaction	\$7
ATM enquiry/decline	Per transaction	\$0.80
EFTPOS transaction	Per transaction	\$0.80
AccessCard multi-currency conversion fee (applied at the prevailing buy rate by Mastercard)	Per transaction	2.5%
AccessDebit Foreign currency fee (of the \$NZD value of transaction)	Per transaction	2.25%

<b>Service fees</b>	
<b>Counter/Administrative fees (per transaction)</b>	
Cheque withdrawal over counter	\$5
Transfer between accounts over the counter	\$3
Stopped cheques	\$25
Automatic payment or direct debit setup/alteration	\$5
Automatic payment or direct debit transaction	\$0.50
Internal split payment loading and alterations	FREE
Traces and voucher searches	\$13
Disputed transaction search fee [CO OP Money NZ]	\$50
AccessTXT transactions and enquiries [excludes charges from your phone provider]	\$1
Credicare/Tangihanga claim - maximum of	\$2
Faxing at member's request	\$5
Mobile APP transfers (including one-off transfers to customer's own accounts)	\$0.50
Statement search	\$50
Monthly Statements - via email	FREE
Statement 6 monthly - system generated	\$5
Additional Statement request - staff assisted	\$5
Inter Credit Union transfer fee	\$10
Inter Credit Union transfer fee (between Credit Union Baywide accounts)	\$3
<b>Account Fees</b>	
Base fee [Weekly Membership Fee]	\$1.25
Early Christmas Club withdrawal [Feb - Oct]	\$10
Loan Provider Withdrawal [prior to 14-day notice]	\$10
<b>Remittance Service - EZISEND - Money Transfer to Samoa</b>	
Standard EziSend transaction fee [Non-recoverable upon cancellation]	\$12
Special introductory EziSend transaction fee [between 30 Jan 2019 and 30 Jan 2020]	\$8
EziSend transaction search fee	\$13
<b>Insufficient funds fees</b>	
Dishonoured automatic payment	\$15
Dishonoured direct debit	\$15
Honoured automatic payment	\$10
Honoured direct debit	\$10

<b>Lending fees</b>	
<b>Personal loans</b>	
Approval fee	\$250*
Approval – where fully secured by shares	Free
<b>Overdrafts</b>	
Approval fee	\$50
Service fee	\$5 per month
<b>Debt collection</b>	
Instruction fee	As per invoice
Debtor trace – successful/unsuccessful	As per invoice
Debt recovery field visit	As per invoice
Repossession/per attempt	As per invoice
1 <sup>st</sup> reminder letter	\$10
2 <sup>nd</sup> reminder letter	\$20
Repossession letters	\$50
Loading Veda default	\$0

#### **Other charges**

\*Where Aotearoa Credit Union incurs a charge from another organisation when acting on a member's behalf, Aotearoa Credit Union will pass these costs on to the member. Due to the nature of these charges the exact cost will not be known until the time of application. Examples of such cost include, but are not limited to, credit checks, legal costs and disbursements or costs associated with the registration of securities. If you would like further information about these possible charges please contact us on 0800 200 240.

Credit Union Baywide trading as ACU (Aotearoa Credit Union). Terms and conditions and normal lending criteria apply. All variable rates, fees and returns are subject to change without notice. The current Product Disclosure Statement, other disclosure statements and rates are available on the Offer Register at [disclose-register.companiesoffice.govt.nz](http://disclose-register.companiesoffice.govt.nz), on [ACU.nz](http://ACU.nz) or on request from ACU. Credit Union Baywide savings are shares secured by a first ranking security over Credit Union Baywide's assets. Shares in Credit Union Baywide rank equally with the deposits of other Members, ahead of claims of lesser ranking secured creditors and unsecured creditors, and behind prior permitted security interests and claims preferred by law.