

## How our new fee structure will work

We understand that members account usage and setups are different. As a result, we have developed a new simplified fee structure. There are three electronic transaction fee structures available to members who have a Redicard or VISA Debit Card.

**Option One:** \$5.00 monthly electronic transaction fee for up to 30 electronic transactions per month.

**Option Two:** \$0.00 monthly electronic transaction fee for up to 8 electronic transactions per month. You must contact the Credit Union to select this fee structure.

**Option Three:** \$0.00 monthly electronic transaction fee for up to 30 electronic transactions per month. The primary account holder (for the previous month) must:

- Be aged under 18; or
- Hold an active mortgage account; or
- Hold a Reward Me Saver per account conditions
- Or is aged 65 or older and
  - Holds and active fixed term deposit; or
  - Membership length is 20 years or greater

ATM transactions using the rediATM or National Australia Bank ATM network are included in your monthly electronic transactions for the above options.

ATM transactions using non-rediATMs or National Australia Bank ATMs will incur the ATM owner's direct charge.

## Tips to remember!

- ✓ Be aware of your transaction habits. Try to avoid making numerous small ATM and EFTPOS withdrawals. Instead, consider withdrawing all of the cash you would likely need for the week via EFTPOS when you pay for your groceries.
- ✓ Use either Internet Banking or our 24-hour Moneyline service to check account balances. Both services are **FEE FREE**.
- ✓ BPAY® is an easy and cost effective service that allows you to pay selected bills in just one go, anytime, anywhere directly from your account. You can access BPAY® online via Internet Banking or our 24-hour Moneyline service. Check your bill for the BPAY biller and reference code.
- ✓ You can arrange for regular payments, such as rent, to be paid automatically via periodical payment. Periodical payments can be set up via Viewpoint using Internet Banking. (Note: If you request a staff member to set this up there will be additional costs).
- ✓ Apply for a SGE VISA Debit Card. When paying for goods or services via EFTPOS using your SGE VISA Debit Card, choose the 'credit' option rather than the 'savings' option. This does not mean you have to actually put your purchases on credit, it just means SGE gets charged less for the transaction then we pass the saving onto you. (Transactions using the "credit" button on VISA Debit Cards are not counted towards your monthly electronic transactions).
- ✓ We don't want members to pay more than is absolutely necessary for financial services. If you do find yourself incurring excess charges, call SGE Direct and we will be happy to analyse which services and products you are using and suggest ways for you to minimise, or avoid fees as much as possible.
- ✓ To find out more contact SGE Direct on **1300 364 400** or visit one of our Service Centres. Our updated Fees and Charges brochure is available from any of our Service Centres or at [www.sgecu.com.au](http://www.sgecu.com.au)

**Call us on 1300 364 400 or come into your local Service Centre for help in structuring your accounts to reduce the fees you may be charged.**

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SGE Credit Union has a new simplified and streamlined fees and charges structure.

From 1 March 2009, transactions performed at any ATM that is not a rediATM or National Australia Bank ATM, may incur a direct charge. SGE Credit Union has no input into these charges, the ATM owner determines the direct charge amount.

## Simple tips on how to avoid fees

Nobody likes to pay fees, but if you aren't active in trying to reduce them, you are probably paying more fees than you need to.

- ✓ One of the most important actions to take in order to reduce transaction fees is to figure out exactly how you use your account.
- ✓ Consider what your average balance will be and how low the balance may dip.
- ✓ Also consider the type of transactions you make and what types of services you need.

Once you have a better understanding of how you utilise your account, you are in the position to get the most out of it whilst avoiding fees for services you don't need or use.

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how to save on  
fees and charges

F&C