

Transaction Fees & Charges

Atm Withdrawals	
⇒ First 4 transactions per month	Free
⇒ Thereafter per transaction	\$1.20
⇒ Declined transactions	\$0.50
⇒ Balance enquiry	\$0.30
EFTPOS Transactions	
⇒ First 10 transactions per month	Free
⇒ Thereafter per transaction	\$0.50
Member Cheques per transaction	\$0.50
Corporate Cheques	\$5.00
Periodic Payments	
⇒ By electronic transfer	Free
⇒ By Cheque	\$5.00

All transaction fees accrued for the month will be charged to the account on the last day of the month. All transactions made at foreign ATM's may incur a direct charge by the ATM owner.

Other Transaction Fees

Early withdrawal/closure of Christmas Club	\$10.00
Staff Assisted electronic transfer	\$2.00
Bulk Coin Deposit (over \$500)	2%

Foreign Currency

Drafts in foreign currency	\$15.00
Buyback, Stop or Trace	Agents Fees
Outward Telegraphic Transfers	\$25.00
Outward electronic payments in AUD	\$45.00
Multi Currency Card (includes top up)	1%, min \$10
Collection of foreign cheques	\$10.00
Collection of foreign cash	Free

Loan Fees

Establishment Fees	
⇒ Personal Loans & Overdrafts	1% to a max of \$200
⇒ Loan increase by variation	1% to a max of \$200
⇒ New Mortgage Loans	\$200.00 plus costs
Enforcement Letters	\$50.00

Other Fees

Redicard Replacement Fee	\$10.00
Exceeding Available Funds (Honor Fee) : (unauthorised overdrawn account or transfer from another account to cover payment)	\$10.00 per item
Dishonour of Direct Debit—per item	\$25.00
Dishonour of Member Cheque—per item	\$30.00
Stop payment of Cheques	Recovery of bank fee
Copy of trace of member cheque	Recovery of bank fee
Repeat statement	\$5.00
Business Company Search	At Cost
Inter credit union withdrawal	\$10.00
Dormant Account Fee (per annum)	\$20.00



Our Approach to Fees & Charges

At Pulse we are a mutual financial organisation owned by our members. We strive to offer value to our members through a commitment to never charge excessive fees.

Our approach to fees and charges is based on the following principles:

- No account keeping fees—you are only charged for what you do rather than what you have.
- User pays—you will only pay for the services you use.
- Access options—we give you a wide range of ways to access your accounts.

Not all transactions cost money

Our free transactions are;

- First 4 ATM withdrawals per month
- First 10 EFTPOS withdrawals per month
- All branch withdrawals & deposits
- BPAY® transactions
- Direct Debits & credits
- All telephone & Internet banking transactions



ABN 35 087 651 670

BRANCH LOCATIONS

Registered Office

Level 6, 766 Elizabeth Street
Melbourne VIC 3000
GPO Box 1107
Melbourne VIC 3001
Ph: 03 9347 9588
Fax: 03 9348 1475

Austin Hospital Branch

Western Forecourt
Studley Road
Heidelberg VIC 3084
Ph: 03 9496 5181
Fax: 03 9459 4076

La Trobe University Branch

Upper Southern Agora
La Trobe University
Bundoora VIC 3086
Ph: 03 9478 8222
Fax: 03 9471 8194

St Vincents Hospital Branch

Level 2, 55 Victoria Parade
Fitzroy VIC 3065
Ph: 03 9288 3706
Fax: 03 9288 3708

www.pulsecredit.com.au



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Effective 01 September 2016

This document must be read together with the Account and Access Facility Conditions of Use and the Summary of Accounts, Availability and Transaction Limits. Together these three brochures form the Conditions of Use for the Pulse Credit Union Account & Access Facility.

AFS and Australian Credit Licence Number 239293