

Transcomm Loans

An establishment fee applies to approved loans as follows:

Personal Loans

To \$5,000	\$75.00
\$5001 - \$10,000	\$100.00
\$10,001+	\$125.00

Mortgage Loans

0.5% of the amount borrowed (minimum \$150.00)

Reverse Mortgage

Establishment fee	\$1050.00
Monthly Administration Fee	\$8.00

Government fees and charges are applicable on all mortgages. No penalties apply to loans for additional payments and/or early pay outs.

Transcomm is... Keeping Banking Simple

Product Issuer Details

Name

Transcomm Credit Co-Operative Limited
trading as Transcomm Credit Union.

ABN 54 087 651 750

AFSL 245606

Branch Address

99 King Street
MELBOURNE VIC 3000

Telephone

(03) 9629 4484

1800 013 042 (Country Victoria Members)

Facsimile

(03) 9629 4130

Web Site

www.transcomm.com.au

This Supplementary Product Disclosure Statement (SPDS) was prepared and is effective 1st June 2010 and must be read in conjunction with Transcomm Credit Union's Product Disclosure Statement (PDS) – 1st March 2004 Version 1. The information contained herein is up to date at the time of issue to members.

Supplementary Product
Disclosure Statement

Schedule of Fees and Charges

As at 1 June 2010



Call in. Call up. Simply Call.

1 Jun 2010 – version 4

This is a Supplementary Product Disclosure Statement (SPDS) containing important information regarding Transcomm Credit Union's Schedule of Fees and Charges. Transcomm Credit Union recommends that you read this SPDS in conjunction with the Product Disclosure Statement it supplements; (PDS – 1 March 2004 Version 1, for financial products, general information relevant to all products and non-cash payment products and services and their related Terms and Conditions), before deciding to acquire the products and services. This SPDS has been prepared to assist you with the understanding of the significant features of the products and services to enable you to make informed choices about the products and services before you acquire it.

Fees & Charges

Products & Services

This schedule of Fees & Charges should be read carefully in conjunction with our Product Disclosure Statement (PDS) – 1st March 2004 Version 1. You can obtain a copy of this PDS by ringing (03) 9629 4484, or 1800 013 042 if you live in country Victoria. Alternatively, you can call into our Head Office at 99 King Street, Melbourne 3000 or visit website www.transcomm.com.au

Membership

To become a member of Transcomm, simply complete the application form, provide 100 points of identification and purchase 5 non-interest-bearing shares at \$2.00 each. These shares entitle you to utilise Transcomm's wide range of financial products and services and are fully refundable when you resign your membership. A non-refundable joining fee of \$1.00 is also applicable.

Membership Administration Fee

A \$5.00 membership Administration Fee will be charged to your primary Access account each month providing you with multiple accounts instead of ongoing account keeping fees.

You can open additional accounts within your membership at no extra charge to help you budget better.

The fee is waived if you are a member under 18 years of age, over 65 years of age, or a full-time student under 25 years of age.

No charges will apply for the following:

- **Initial issue and renewal of your Transcomm Access Card and PIN***
- **Subsequent PIN changes**
- **Quarterly statements****
- **A Newsletter issued quarterly**
- **Initial set up of Periodical Payment instructions and subsequent amendments**
- **Internet Banking Services including BPay**
- **Branch cash withdrawals (daily limits apply)**

* Available for use in Commonwealth Bank ATM's and all EFTPOS outlets Australia-wide

**All members receive a quarterly statement. Members with a Line of Credit or Personal Cheque Book receive a monthly statement.

Dormancy

In the event an account is inactive (a transaction has not been initiated for a period of at least 12 months), the account will be declared Dormant and a "Dormant Account Fee" will be charged (refer Summary of Charges).

Overdrawn Account

If your savings account becomes overdrawn for any reason at anytime during the month, an "Overdrawn Account Fee" per occurrence will be debited to your account (refer Summary of Charges).

Interest Adjustments on Early Redemption

Should you wish to redeem your investment (including your Christmas Club) prior to maturity, your request may or may not be approved. If approved, an interest adjustment up to the full value of the accrued interest will apply. An "Early Redemption" service fee applies (refer Summary of Charges).

Summary of Charges

• Member Administration (per month)	\$ 5.00
• EFTPOS Transaction	\$ 0.60
• ATM Withdrawal and/or Balance Enquiry	\$ 2.00
• Counter Cheques (per cheque)	\$ 5.00
• Lost or Replacement Card	\$ 5.00
• Periodical Payments	
(1) Cheque	\$ 5.00
(2) Bulk Payee	\$ 1.00
(3) External Funds Transfer (ExtFT)	\$ 1.00
• Periodical Payment Failure	
(1) Internal	\$ 2.00
(2) External	\$ 10.00
• External Funds Transfer (ExtFT) – 'One Off'	\$ 5.00
• ExtFT Dishonour (Inward)	\$20.00
• Direct Debit Transaction	\$ 1.00
• Direct Debit Dishonour	\$20.00
• Cheque Book Order	
(1) 25 Cheques	\$17.50
(2) 50 Cheques	\$35.00
• Lost/Stolen Cheque Book	\$35.00
• Stop Cheque Request	\$15.00
• Presented Stop Cheque	\$ 5.00
• Cheque Dishonour (Outward)	\$20.00
• Cheque Dishonour (Inward)	\$20.00
• Special Answer	\$15.00
• Early Redemption	\$10.00
• Overdrawn Account	\$10.00
• Statement Copy	\$ 5.00
• Dormant Account (per annum)	\$30.00
• Power of Attorney Lodgment	\$10.00
• Administrator Lodgment	\$10.00
• Deceased Account (per month)	\$20.00
• Stale Cheque (re-credited to account)	\$35.00
• Voucher/Information Retrieval (per hour)	\$60.00
Minimum fee	\$20.00
• Coin Counting	
(1) Bagged	\$ 5.00
(2) Unbagged	\$5.00 per \$100 (or part thereof)

