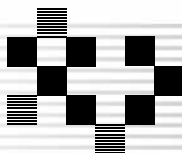




Schedule of Access, Fees & Charges Savings Accounts

1 July 2010



POLICE & NURSES
CREDIT SOCIETY

Account Access Channels

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This document should be read in conjunction with:

Savings Accounts & Account Access Channels
– Product Disclosure Statement.

Together they form your Product Disclosure Statement
for the following:

- Savings and Transaction accounts
- Member cheque facility

Copies of these documents are available at Police & Nurses
locations, on our website at www.pncs.com.au or by calling
13 25 77.

Account Access Channels (Authorised channels for each account type)

Transactional Accounts	FairSaver Account	Easypay Access Account	Easypay Mortgage Breaker	Mortgage Breaker	Easy Living Savings	Easy Living Deeming	Equity Access	Cash Management Account	Student Account
Interest Rate	Flat	Tiered	100% offset against the Easypay Home Loan where the minimum electronic payroll credit of \$500 per calendar month is met	100% offset against the Lifestyle (concession & variable) and the Low Doc (owner occupied) Home Loans	Tiered	Tiered	Tiered	Tiered	Tiered
Interest Calculated	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily	Daily
Interest Credited	Monthly - last day of month	Quarterly - last day of March, June, Sept and Dec	N/A	N/A	Quarterly - last day of March, June, Sept and Dec	Quarterly - last day of March, June, Sept and Dec	Monthly - last day of month	Quarterly - last day of March, June, Sept and Dec	Quarterly - last day of March, June, Sept and Dec
Deposits									
Payroll Credit	✓	✓	✓	✓	✓	✓	✓	✓	✓
Direct Credit	✓	✓	✓	✓	✓	✓	✓	✓	✓
Bank@Post™ Deposit*	✓^	✓	✓	✓	✓	✓	✓	✓	✓
Netlink Transfer	✓	✓	✓	✓	✓	✓	✓	✓	✓
Phonelink Transfer	✓	✓	✓	✓	✓	✓	✓	✓	✓
Express Cheque Deposit	✓	✓	✓	✓	✓	✓	✓	✓	✓
Cheque Deposit	✓	✓	✓	✓	✓	✓	✓	✓	✓
Cash Deposit	✓	✓	✓	✓	✓	✓	✓	✓	✓
Direct Debit from another institution to the Society	✓	✓	✓	✓	✓	✓	✓	✓	✓
Withdrawals									
rediATM	✓	✓	✓	✓	✓	✓	✓	✓	✓
Non-rediATM	✓^	✓^	✓^	✓^	✓^	✓^	✓^	✓^	✓^
EFTPOS	✓	✓	✓	✓	✓	✓	✓	✓	✓
VISA Purchase	✓	✓	✓	✓	✓	✓	✓	✓	✓
Bank@Post™ withdrawal*	✓^	✓^	✓^	✓	✓	✓	✓	✓	✓
Netlink Transfer	✓	✓	✓	✓	✓	✓	✓	✓	✓
Phonelink Transfer	✓	✓	✓	✓	✓	✓	✓	✓	✓
BPAY	✓	✓	✓	✓	✓	✓	✓	✓	✓
Auto Transfer (internal/external)	✓	✓	✓	✓	✓	✓	✓	✓	✓
Direct Debit	✓	✓	✓	✓	✓	✓	✓	✓	✓
Corporate Cheque Withdrawal	✓^	✓	✓	✓	✓	✓	✓	✓	✓
Cash Withdrawal	Cash withdrawals limited (refer to Fees & Charges - Counter transactions)								
Member Cheque Facility	✓	✓^	✓^	✓	✓	✓	✓	✓	✓
Manual Transfer	✓^	✓^	✓^	✓	✓	✓	✓	✓	✓
Special Conditions		Fee free for standard access channels when payroll deposited or minimum base balance is met	Fee free for standard access channels when payroll deposited. Members must have a qualifying home loan with the Society	Member must have a qualifying home loan with the Society	One or both account holders must be at least 50 years of age	Members must be in receipt of a Centrelink age pension that is electronically credited to the account	Mortgage secured overdraft account		Member must provide proof of age and student verification details by 1st March each year. If information not received, the account will revert to Easypay Access Account and all the applicable charges will apply.

* Bank@Post™ deposits and withdrawals are available only with a Police & Nurses ATM Card or VISA Card. Cheques must be made out in the name of the cardholder to be accepted at Bank@Post™ and are subject to 4 working days clearance.
 ^ FairSaver Account, Easypay Access Account, Easypay Mortgage Breaker Account non standard access channels.

^ A fee may be imposed by the ATM owner.

Account Access Channels (authorised channels for each account type)

Special Purpose Accounts	CashSaver Account	SwiftSaver Account	Budgeting Account	Christmas Club Account	Business Account	Excel Account <small>existing accounts only</small>	Freedom Savings <small>existing accounts only</small>	Pinpoint Savings <small>existing accounts only</small>	
Interest Rate	Tiered	Standard Plus Bonus	Tiered	Tiered	Tiered	Tiered	Tiered	Tiered	
Interest Calculated	Daily	Daily	Min. monthly	Min. monthly	Min. monthly	Daily	Min. monthly	Daily	
Interest Credited	Monthly - last day of month	Monthly - last day of month	Monthly - last day of month	Monthly - last day of month	Monthly - last day of month	Monthly - last day of month	Monthly - last day of month	Quarterly - last day of March, June, Sept and Dec	
Deposits									
Payroll Credit	✓	✓	✓	✓	✓	✓	✓	✓	
Direct Credit	✓	✓	✓	✓	✓	✓	✓	✓	
Bank@Post™ Deposit*				✓#			✓	✓	
Netlink Transfer	✓	✓	✓	✓	✓	✓	✓	✓	
Phonelink Transfer	✓	✓	✓	✓	✓	✓	✓	✓	
Express Cheque Deposit	✓		✓	✓	✓	✓	✓	✓	
Cheque Deposit	✓		✓	✓	✓	✓	✓	✓	
Cash Deposit	✓		✓	✓	✓	✓	✓	✓	
Direct Debit from another institution to the Society	✓	✓	✓	✓	✓	✓	✓	✓	
Withdrawals									
rediATM*					✓		✓	✓	
Non-rediATM					✓^		✓^	✓^	
EFTPOS*					✓		✓	✓	
VISA Purchase					✓		✓	✓	
Bank@Post™ Withdrawal*				✓			✓	✓	
Netlink Transfer	✓	✓	✓	✓	✓	✓	✓	✓	
Phonelink Transfer	✓	✓	✓	✓	✓	✓	✓	✓	
BPAY	✓	✓	✓	✓	✓	✓	✓	✓	
Auto Transfer (internal/external)			✓		✓	✓	✓	✓	
Direct Debit			✓		✓	✓	✓	✓	
Corporate Cheque Withdrawal	✓		✓	✓	✓	✓	✓	✓	
Cash Withdrawal			Cash withdrawals limited (refer to Fees & Charges - Counter transactions) ⁺						
Member Cheque Facility			✓		✓	✓	✓	✓	
Manual Transfer	✓		✓	✓	✓	✓	✓	✓	
Special Conditions		Bonus interest applied when minimum \$50 deposited and no withdrawals made from the account during the calendar month			Trading As account - must be an existing personal member for 3 months. Card access only where one signatory required	Existing accounts only	Existing accounts only	Existing accounts only	

Deposit only card access to Christmas Club if requested.

* Budgeting Account and Excel Account access with existing card or secondary card link only.

^ A fee may be imposed by the ATM owner.

⁺ Excluding SwiftSaver Account, which allow no cash transactions.

Account Fees & Charges

Name	Monthly Base Balance/Package Fee	Base Balance	Unlimited Free Transactions (Not to be included in Transaction Fees count)	Transaction Fees
FairSaver Account	\$2.95	None	rediATM withdrawal VISA credit purchase EFTPOS BPAY Netlink transfer Phonelink transfer Direct credit* Direct debit Internal auto transfer Cheque deposit Member cheque Cash deposit	The following non standard transaction are a \$1.95 per transaction: - Bank@Post™ deposit & withdrawals - Staff assisted transactions: • cash withdrawals • manual transfers
Easypay Access Account	\$5.00	\$500 (Base balance and standard transaction fees are exempt where member meets the minimum electronic payroll credit requirement of \$500 per calendar month OR when the member meets the minimum base balance of \$500)	VISA credit purchase Netlink transfer Phonelink transfer BPAY Direct credit* Internal auto transfer rediATM withdrawal Cheque deposit Cash deposit	The following standard transaction fees apply per transaction but are exempt where the member meets the minimum electronic payroll credit requirement of \$500 per calendar month OR when member meets the minimum base of \$500: EFTPOS \$0.30 Direct debit \$0.30 Bank@Post™ deposit \$1.25 The following non standard transactions will be charged per transaction as follows. Bank@Post™ withdrawal \$1.95 Member cheque \$1.25 Manual (staff assisted) transfer \$1.25
CashSaver Account	Nil	None	Netlink transfer Phonelink transfer Direct credit* BPAY Express cheque deposit Cheque deposit Cheque withdrawal Cash deposit Cash withdrawal Manual transfer Coin deposit	N/A
SwiftSaver Account	Nil	None	Netlink transfer Phonelink transfer BPAY Direct credit*	N/A
Easypay Mortgage Breaker Account	\$8.00	None	VISA credit purchase Netlink transfer Phonelink transfer BPAY Direct credit* Internal auto transfer rediATM withdrawal Cheque deposit	The following standard transaction fees apply per transaction but are exempt where the member meets the minimum electronic payroll credit requirement of \$500 per calendar month: EFTPOS \$0.30 Direct debit \$0.30 Bank@Post™ deposit \$1.25 The following non standard transactions will be charged per transaction as follows. Bank@Post™ withdrawal \$1.95 Member cheque \$1.25 Manual (staff assisted) transfer \$1.25
Mortgage Breaker Account	\$5.00	\$350 (Base balance and the following transaction fees are exempt if this balance is maintained)	VISA credit purchase Netlink transfer Phonelink transfer BPAY Bank@Post™ deposit Direct credit* Internal auto transfer rediATM withdrawal Cheque deposit	First 6 transactions per month free. Then \$1.25 per transaction of the following transactions: - EFTPOS transaction - Member cheque - Direct debit - Manual (staff assisted) transfer - Bank@Post™ withdrawal
Easy Living Deeming Account	\$5.00	\$5000 (Base balance and the following transaction fees are exempt if this balance is maintained)		
Freedom Savings Account Existing Accounts only	\$5.00	\$350 (Base balance and the following transaction fees are exempt if this balance is maintained)		
Student Account	Nil	None	rediATM withdrawal VISA purchase Netlink Phonelink BPAY EFTPOS Direct credit* Direct debit Bank@Post™ deposit Bank@Post™ withdrawal Payroll deposit Cheque deposit Internal auto transfer Manual transfer	Refer to Fees & Charges – Counter transactions for branch withdrawal and coin deposit fees.

* Direct credits include Payroll credits and Direct debits from other institutions to Police & Nurses.
* Student Account is exempted from Visa Debit Card monthly fee and Netlink fee.

Exemption: Members under 18 years of age are exempt from the Transaction, Base Balance/Package Fees and Netlink access fees on the FairSaver Account, Easypay Access Account, Freedom Savings Account and Pinpoint Savings Account. (Note - Counter Withdrawal fees will still apply)

Account Fees & Charges (cont.)

Name	Monthly Base Balance/ Package Fee	Base Balance	Unlimited Free Transactions (not to be included in Transaction Fees count)	Transaction Fees
Equity Access Account Investor Access Account	\$8.00	None	VISA credit purchase Netlink transfer Phonelink transfer BPAY Bank@Post™ deposit and withdrawal rediATM withdrawal Direct debit Direct credit* Internal auto transfer Cheque deposit Member cheque EFTPOS Deposit at a branch or agency Manual (staff assisted) transfer	Refer to Fees & Charges - Counter transactions for branch withdrawal and coin deposit fees.
Pinpoint Savings Account Existing Accounts only	\$5.00	\$350 (Base balance and the following transaction fees are exempt if this balance is maintained)	VISA credit purchase Netlink transfer Phonelink transfer BPAY Bank@Post™ deposit and withdrawal Direct debit Direct credit* Internal auto transfer Cheque deposit rediATM withdrawal	First 4 member cheques per month free then \$0.65 per member cheque withdrawal. Plus First 4 EFTPOS withdrawals per month free then \$0.50 per EFTPOS transaction
Easy Living Savings Account	\$5.00	\$500 (Base balance fee is exempt if this balance is maintained)	VISA credit purchase Netlink transfer Phonelink transfer BPAY Bank@Post™ deposit and withdrawal rediATM withdrawal Direct debit Direct credit* Auto transfer Cheque deposit Member cheque EFTPOS Corporate cheque Deposit at a branch or agency Manual (staff assisted) transfer	Refer to Fees & Charges - Counter Transactions for branch withdrawal and coin deposit fees.
Budgeting Account Existing Special Purpose Accounts	Nil	None	Netlink transfer Phonelink transfer BPAY Direct credit* Internal auto transfer Bank@Post™ deposit rediATM withdrawal Cheque deposit	First 3 transactions per month free, then \$1.25 per transaction of the following: - EFTPOS transaction - Member cheque - Direct debit - Manual (staff assisted) transfer - Bank@Post™ withdrawal
Christmas Club Account	Nil	None	Payroll credit Netlink transfer (01 Nov – 31 Dec) Phonelink transfer (01 Nov – 31 Dec) Direct credit* Bank@Post™ deposit Cheque deposit	\$15.00 for each withdrawal between 1st January and 31st October

* Direct credits include payroll credits and direct debits from other institutions to Police & Nurses.

Account Fees & Charges (cont.)

Name	Monthly Base Balance/ Package Fee	Base Balance	Unlimited Free Transactions (not to be included in Transaction Fees count)	Transaction Fees
Cash Management Account	\$5.00	\$2,000 average balance (Base balance and the following transaction fees are exempt if this average balance is maintained)	Netlink transfer Phonelink transfer Bank@Post™ deposit BPAY Direct credit* Internal auto transfer VISA credit purchase rediATM withdrawal Cheque deposit	First 4 transactions per month free, then \$1.25 per transaction of the following: - EFTPOS transaction - Member cheque - Direct debit - Manual (staff assisted) transfer - Bank@Post™ withdrawal
Business Account	\$5.00	\$1,000 (The base balance fee is exempt if this balance is maintained)	VISA credit purchase Netlink transfer Phonelink transfer BPAY Direct credit* Internal auto transfer EFTPOS Direct debit rediATM withdrawal	First 10 cheques deposited at Express Cheque Deposit per month free, then \$0.50 per cheque. Cash deposit at branch \$2.00 Member cheques \$0.50 Cash withdrawal at branch \$5.00 Manual (staff assisted) transfer \$1.95 Refer to Fees & Charges for coin deposits
Excel Account Existing Accounts only	Nil	None	Netlink transfer Phonelink transfer BPAY Cheque deposit Internal auto transfer Bank@Post™ deposit Direct credit* rediATM withdrawal	First transaction per month free, then \$1.25 per transaction of the following: - EFTPOS transaction - Member cheque - Direct debit - Manual (staff assisted) transfer - Bank@Post™ withdrawal

* Direct credits include payroll credits and direct debits from other institutions to Police & Nurses.

Fees & Charges - Counter Transactions Counter transaction fees will be debited at the end of the month.

Special cash withdrawals

(Excludes Business Account & FairSaver Account)

Cash transactions to a maximum of \$500 per week are available at all branches when card has been lost, stolen or damaged.

Special cash withdrawal \$3.00
(this fee will be charged unless the card is damaged or stolen)

Large cash withdrawals

(Excludes FairSaver Account)

Cash transactions will be available for non-personal accounts that cannot be issued with a card. The following fees will apply:

Large cash withdrawal \$5.00
(Min \$2,000 - 48 hours notice)

Coin deposits

Available at Police & Nurses Branches. These fees are applicable to all accounts. Coin deposits must be counted and bagged by member and will be charged according to the following tiers:

\$0 - \$99.99	\$2.50
\$100 - \$199.99	\$5.00
\$200 - \$299.99	\$10.00
\$300 - \$499.99	\$15.00
\$500 - \$999.99	\$25.00
\$1,000 - \$1,999.99	\$50.00
\$2,000 and above	\$100.00

Please note: Personal accounts will not be charged for coin deposits under \$100.

Fees & Charges - Other

The following fees will be debited at the end of the month for all accounts with these services

Card Fees

VISA Debit Card monthly fee (excludes Student Account)	\$1.50
VISA cash advance	\$4.20
Overseas ATM withdrawal	\$4.20

Netlink Fees

Netlink monthly access fee	\$0.75
(excludes Student Account and Fairsaver Account)	

Overdrawn Account Fee

If during the month the balance of any savings account becomes overdrawn by more than \$50, or exceeds an approved credit limit by more than \$50, a \$10 fee will be charged.

Payment Service Fees

Auto transfers to another organisation (Easy Living Account excluded)	\$5.00 per payment
Corporate cheques (Easy Living Account excluded)	\$5.00 per cheque
Bill payments (by corporate cheque)	\$5.00 per payment

Txtlink Fee

Fee per message received	\$0.20
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Fees & Charges - Other

The following fees will be debited at the time of occurrence.

Member Chequing

Member cheque book (Easy Living Savings Account excluded)	\$6.00
Stop payment placed on a PNCS cheque	\$15.00

VISA Card and Police & Nurses ATM Card

Replacement of lost or damaged card	\$10.00
Urgent VISA Card	\$18.00
Emergency replacement of lost, stolen or damaged Card overseas	
Approved	\$320.00
Declined	\$70.00
VISA chargeback	\$25.00

Additional Statement and Storage Retrieval

Statement retrieval if less than 12 months old	\$6.00
per statement	
Statement retrieval if more than 12 months old	
- 1st page	\$6.00
- Each subsequent page	\$1.50
Cheque or Voucher retrieval	
- Per item	\$25.00
- If off site storage (additional)	\$25.00
per box	
- EFT/VISA voucher retrieval	\$20.00

Dormancy

Transfer to dormancy	\$10.00
Administration fee where account has been transferred to dormancy status	\$10.00 per annum

Dishonour and Referrals

Dishonour Fees	
- Member Cheque	\$10.00
- Foreign Cheque	\$50.00
- Direct Debit	\$10.00
- Auto Transfers	\$10.00
- BPAY future dated payment	\$10.00

Referral Fee

Where an account has insufficient available funds to cover a cheque, auto transfer or direct debit transaction, and the transaction is honoured by Police & Nurses.	\$10.00
Electronic payment return fee	\$10.00

Foreign Exchange Services

Draft - Foreign currency	\$20.00
Bills for collection (Foreign cheque deposits over \$25,000 AUD)	\$60.00
Telegraphic transfer - Foreign currency	\$30.00
Telegraphic transfer - AUD	\$45.00
Telegraphic transfer inward - Foreign currency	\$10.00
Telegraphic transfer inward - AUD	\$15.00
Foreign cheque deposit	\$10.00
Encashment - Cash and travellers cheques	\$10.00
Travellers cheque sales	1.1% commission, minimum \$15.00 (e.g. 1.1% x \$2000 = \$22)
Foreign cash sale (members)	1.1% commission, minimum \$15.00 (e.g. 1.1% x \$2000 = \$22)
Cash Passport	1.1% commission, minimum \$15.00
- Initial activation	(e.g. 1.1% x \$2000 = \$22)
- Reload	
Cash Passport closure and credit to nominated account	\$10.00
Cash Passport card transactions	
Refer to Cash Passport product disclosure statement (PDS)	

Bank Transactions

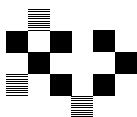
Bank cheque	\$15.00
Stop payment on a corporate cheque	\$15.00
Special clearance on cheque	\$25.00
SWIFT Electronic Payment to the Society from another bank	\$6.60

Changes to Fees and Charges

Police & Nurses can change the standard fees and charges that apply to accounts from time to time. Please refer to the Savings Accounts Terms & Conditions for notification requirements.

Important Information

The information contained in this brochure is for general purposes only. It has been prepared without considering any personal objectives, financial situation or needs. We recommend you read the relevant Product Disclosure Statement and/or terms and conditions when considering a products appropriateness to your circumstances. Copies of these documents are available at www.pncs.com.au or from any Police & Nurses location. Police & Nurses Credit Society is a member of an ASIC approved dispute resolution system. For information regarding this please contact us on 13 25 77.



POLICE & NURSES
CREDIT SOCIETY

13 25 77

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