



Card Fees

Non Urgent Renewal Card Fee	\$15 per card
Admin Fee	\$1.50 per card, per month

ATM Charges- NZ

Cash withdrawal other CU network	\$1
Cash withdrawal other bank ATM	\$1
Enquiries/declines other CU network	\$0.90
Enquiries/ Declines other bank ATM	\$0.90

Eftpos	\$0.35
Paywave transactions/ Tap & Go	\$0.35

Overseas Charges

ATM Overseas cash withdrawal	\$5 per transaction*
ATM Balance Enquiry	\$0.60 per transaction
ATM Declined Transaction	\$0.60 per transaction
Foreign Currency Fee	2.25% of the \$NZ trans charge
Eftpos Transactions	\$0.35

Service charges- Online/ phone

Urgent replacement card charges	\$15
Courier/ freight for replacement card	Actual courier cost at time
Voucher Search	\$50.00- minimum

*Includes settlement and ATM interchange fees

Interest Rates

LOAN PROVIDER	1.75% P.A.
CHRISTMAS CLUB	2.00% P.A.
SAVINGS	0.25% P.A.
TARGET	1.00% P.A.

Click [here](#) for current Term Deposit Rates

Please note: we are in the process of transferring all F&P Savings and Loans accounts to First Credit Union. Once this is complete all Rates will be aligned with First Credit Union.