

CREDIT UNION AUCKLAND RATES AND FEES SCHEDULE

EFFECTIVE 01 JUNE 2024



INTEREST RATES - SAVINGS

All rates are subject to change.

SUCCESS SAVER

\$1 to \$49,999	0.05% p.a.
\$50,000 and over	0.05% p.a.

GOAL SAVER

Full Balance	0.05% p.a.
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LOYALTY SAVER

\$1 to \$4,999	0.05% p.a.
\$5,000 and over	0.05% p.a.

CHRISTMAS SAVER

Full balance up to \$100,000	0.05% p.a.
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KIDS CASH SAVER

Full balance	0.05% p.a.
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Interest is calculated based on daily balance and is paid at the end of each month (except for Christmas Saver- interest is accrued monthly and paid annually on 30 November.

Interest rates quoted apply to the balance on that day

INTEREST RATES - TERM DEPOSITS

For interest rates on term deposits, please click [here](#).

INTEREST RATES - LOANS

For interest rates on personal loans click [here](#).

For interest rates on home loans, click [here](#).

TRANSACTION ACCOUNT - FEES

EVERYDAY ACCOUNT

Account handling fee (monthly)	\$5
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LOYALTY SAVER

Only funds NOT securing a loan can be withdrawn.

Withdrawal with less than 14 days' notice (per withdrawal)	\$20
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CHRISTMAS SAVER

Funds available 1 December to 31 January

Break fee (per withdrawal)	\$20 (1 Feb-30 Nov)
Withdrawals & Transfers out	FREE (31 Dec- 31 Jan)

SUCCESS SAVER

Withdrawals & Transfers out	\$3
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STATEMENTS

Interim Statement	\$2
Replacement Statement	\$2 per page

TRANSACTION FEES

Cash Withdrawal (in branch)	\$1.50
Electronic Payment (not ATM or Eftpos)	50c
Transfer to another CUA account (in branch)	60c

SERVICE FEES

In-branch account access fees

Transfer to a CUA account	60c
Load or re-load automatic payment authority	\$5
Amend a loaded automatic payment authority	\$2
Load or re-load a direct debit authority	\$5
Amend a loaded direct debit authority	\$2
Transaction search by staff	\$35 per hour, with \$15 minimum charge

ATM / EFTPOS CARD FEES

Bank ATM Cash withdrawal	\$1.50
Bank ATM Enquiry or Decline	\$1.40
EFTPOS/ Tap and go payment	50c
EFTPOS Enquiry or Decline	40c

Overseas ATM or EFTPOS fees are in addition to the fees above

Overseas ATM Cash withdrawal	\$5
Overseas ATM Enquiry or Decline	60c
Overseas EFTPOS purchase or decline	50c
Multi Currency Conversion Fee	2.25%

Debit Card

First issued/ renewed card	\$10
Replacement card	\$10
Debit Card Semiannual Admin Fee	\$6

DORMANT ACCOUNTS

Account handling fee (per month)	\$5
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PENALTY FEES

Inwards dishonoured payment	\$10
Outwards dishonoured payment	\$15
Rejected external automatic payment	\$5
Interest charged-overdrawn account balance	25% p.a.
Unauthorised overdraft service fee (per month)	\$5
Delinquent account letter	\$20

COLLECTION/ DEBT RECOVERY

For collection/ debt recovery fees click [here](#).