

Schedule of Access, Fees and Charges

Savings Accounts Transaction Accounts

Effective from 1 February 2012



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

Copies of these documents are available at the Nurses First
branch, on our website at nurses1st.com.au or by calling
9419 1901.

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Account Access Channels (Authorised channels for each account type)

Transaction and Savings Accounts	Easypay Access Account	Easy Living Savings	Student Account
Interest Rate	Tiered	Tiered	Tiered
Interest Calculated	Daily	Daily	Daily
Interest Credited	Quarterly - last day of March, June, Sept and Dec	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 Nurses First	✓	✓	✓
Withdrawals			
ATM	✓	✓	✓
EFTPOS	✓	✓	✓
VISA Purchase	✓	✓	✓
Bank@Post™ Withdrawal*	✓	✓	✓
Netlink Transfer	✓	✓	✓
Phonelink Transfer	✓	✓	✓
BPAY	✓	✓	✓
Auto Transfer (internal/external)	✓	✓	✓
Direct Debit	✓	✓	✓
Corporate Cheque Withdrawal	✓	✓	✓
Cash Withdrawal	✓	✓	
Manual Transfer	✓	✓	✓
Special Conditions		One or both account holders must be at least 50 years of age	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 Nurses First 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.

Easy Living Deeming	CashSaver Account	SwiftSaver Account	Way Cool Saver	Budgeting Account
Tiered	Tiered	Standard Plus Bonus	Tiered	Tiered
Daily	Daily	Daily	Daily	Min. monthly balance
Quarterly - last day of March, June, Sept and Dec	Monthly - last day of month	Monthly - last day of month	Monthly - last day of month	Monthly - last day of month
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓				
✓	✓	✓	✓ [^]	✓
✓	✓	✓	✓ [^]	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓				
✓	✓	✓	✓	✓
✓			✓ [#]	✓
✓			✓	✓
✓				
✓				✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
Members must be in receipt of a Centrelink age pension that is electronically credited to the account		Bonus interest applied when minimum \$50 deposited and no withdrawals made from the account during the calendar month		

Children aged 12-15 can have rediATM card access with parent or guardian approval.

[^] Netlink and Phonelink access is only available to parents/guardians.

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

Account Access Channels (Authorised channels for each account type)

Offset and Special Purpose Accounts	Easypay Plus Access Account	Easypay Plus Mortgage Breaker
Interest Rate	Tiered	100% offset against Easypay Plus Home Loan.
Interest Calculated	Daily	Daily
Interest Credited	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 Nurses First	✓	✓
Withdrawals		
ATM	✓	✓
EFTPOS*	✓	✓
VISA Purchase	✓	✓
Bank@Post™ Withdrawal*	✓	✓
Netlink Transfer	✓	✓
Phonelink Transfer	✓	✓
BPAY	✓	✓
Auto Transfer (internal/external)	✓	✓
Direct Debit	✓	✓
Corporate Cheque Withdrawal	✓	✓
Cash Withdrawal	✓	✓
Manual Transfer	✓	✓
Special Conditions		Member must have an Easypay Plus Package

* Bank@Post™ deposits and withdrawals are available only with a Nurses First 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.

EasyPay Mortgage Breaker	Equity Access	Fair Saver Account Existing Accounts Only	Essentials Saver Existing Accounts Only	Money Manager Account Existing Accounts Only
100% offset against EasyPay Plus Home Loan where the minimum electronic payroll credit of \$500 per calendar month is met	Tiered	Flat	Tiered	Tiered
Daily	Daily	Daily	Daily	Min. monthly balance
N/A	Monthly - last day of month	Monthly - last day of month	Monthly - last day of month	Monthly - last day of month
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
Fee free for standard access channels when payroll deposited. Members must have a qualifying home loan with Nurses First.	Mortgage secured overdraft account			Electronic Access only

Account Fees & Charges

Name	Monthly Base Balance/ Package Fee	Base Balance
Easy pay Access Account	\$5.00	\$500 (Base balance is 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)
Easy Living Savings Account	\$5.00	\$500 (Base balance fee is exempt if this balance is maintained)
Student Account	Nil	None
Easy Living Deeming Account	\$5.00	\$5000 (Base balance and the following transaction fees are exempt if this balance is maintained)
CashSaver Account	Nil	None
SwiftSaver Account	Nil	None

* Direct credits include Payroll credits and direct debits from other institutions to Nurses First.

* Student Account, Easy pay Plus Access and Easy pay Plus Mortgage Breaker Account are exempted from VISA Debit Card monthly fee.

Unlimited Free Transactions (Not to be included in Transaction Fees count)	Transaction Fees
rediATM & NAB ATM withdrawal EFTPOS VISA credit purchase Netlink transfer Phonelink transfer BPAY Direct debit Direct credit* Cheque deposit Internal auto transfer Manual staff assisted transfer Cash deposit & withdrawal	The following non standard transactions will be charged per transaction as follows. Bank@Post™ deposit & withdrawal \$1.95 Member cheque \$1.25
VISA credit purchase Netlink transfer Phonelink transfer BPAY Bank@Post™ deposit and withdrawal rediATM withdrawal Direct debit Direct credit* Auto transfer Cheque deposit EFTPOS Corporate cheque Deposit at a branch or agency Manual (staff assisted) transfer	Refer to page 12 for other applicable fees & charges.
rediATM withdrawal VISA credit purchase EFTPOS BPAY Netlink transfer Phonelink transfer Direct credit* Direct debit Bank@Post™ deposit Bank@Post™ withdrawal Internal auto transfer Cheque deposit Manual (staff assisted) transfer	Refer to page 12 for other applicable fees & charges.
VISA credit purchase Netlink transfer Phonelink transfer BPAY Bank@Post™ deposit Direct credit* Internal auto transfer rediATM withdrawal Cheque deposit Manual (staff assisted) transfer	First 6 transactions per month free. Then \$1.25 per transaction of the following transactions: - EFTPOS transaction - Direct debit Bank@Post™ withdrawal \$1.95
Netlink transfer Phonelink transfer Direct credit* BPAY Express cheque deposit Cheque deposit Cash withdrawal Manual (staff assisted) transfer	N/A
Netlink transfer Phonelink transfer Direct credit* BPAY Express cheque deposit Cheque deposit Cash withdrawal Manual (staff assisted) transfer	N/A

*Exemption: Members under 18 years of age are exempt from the Transaction, Base Balance/Package Fees and Netlink access fees on the Easypay Access Account.
 (Note - other transaction fees will still apply)*

Account Fees & Charges (cont.)

Name	Monthly Base Balance/ Package Fee	Base Balance
Easypay Mortgage Breaker Account	Nil	None
Way Cool Saver	Nil	None
Budgeting Account	Nil	None
Easypay Plus Access Account	\$350 (Annual fee charged on every anniversary of Easypay Home Loan settlement)	None
Easypay Plus Mortgage Breaker Account	Nil	None

* Direct Credits include Payroll credits and direct debits from other institutions to Nurses First.

Unlimited Free Transactions (Not to be included in Transaction Fees count)	Transaction Fees
rediATM & NAB ATM withdrawal (12-15 years only with parent/guardian permission) Netlink (parent access only) Phonelink (parent access only) Direct credit* Cheque deposit Manual staff assisted transfer Cash deposit & withdrawal	Refer to page 12 for other applicable fees & charges.
rediATM & NAB ATM withdrawal EFTPOS VISA credit purchase Netlink transfer Phonelink transfer BPAY Direct debit Direct credit* Cheque deposit Internal auto transfer Manual staff assisted transfer Cash deposit & withdrawal	The following non standard transactions will be charged per transaction as follows: Bank@Post™ deposit & withdrawal \$1.95 Member cheque \$1.25 Refer to page 12 for other applicable fees & charges.
rediATM & NAB ATM withdrawal Netlink transfer Phonelink transfer BPAY Direct credit* Bank@Post™ deposit Cheque deposit Internal auto transfer Cash deposit & withdrawal Manual staff assisted transfer	First 6 transactions per month free, then \$1.25 per transaction of the following: EFTPOS Member cheque Direct debit Bank@Post™ withdrawal \$1.95
rediATM & NAB ATM withdrawal EFTPOS Bank@Post Deposit Bank@Post Withdrawal VISA credit purchase Netlink transfer Phonelink transfer BPAY Direct debit / Direct credit* Member cheque Cheque deposit Internal auto transfer Cash withdrawals Manual transfer	Refer to page 12 for other applicable fees & charges.
rediATM & NAB ATM withdrawal EFTPOS Bank@Post Deposit Bank@Post Withdrawal VISA credit purchase Netlink transfer Phonelink transfer BPAY Direct debit / Direct credit* Member cheque Cheque deposit Internal auto transfer Cash withdrawals Manual transfer	Refer to page 12 for other applicable fees & charges.

*Exemption: Members under 18 years of age are exempt from the Transaction, Base Balance/Package Fees and Netlink access fees on the FairSaver Account.
 (Note - other transaction fees will still apply)*

Account Fees & Charges (cont.)

Name	Monthly Base Balance/ Package Fee	Base Balance
Easypay Mortgage Breaker Account	\$8.00	None
Equity Access Account Investor Access Account	\$8.00	None
FairSaver Account Existing Accounts only	\$2.95	None
Essential Saver Account Existing Accounts only	Nil	None
Money Manager Account Existing Accounts only	Nil	None

* Direct Credits include Payroll credits and direct debits from other institutions to Nurses First.

Unlimited Free Transactions (Not to be included in Transaction Fees count)	Transaction Fees
VISA credit purchase Netlink transfer Phonelink transfer B _{PAY} Direct credit* Internal auto transfer rediATM withdrawal Cheque deposit Manual (staff assisted) transfer	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 \$1.95 The following non standard transactions will be charged per transaction as follows. Bank@Post™ withdrawal \$1.95
VISA credit purchase Netlink transfer Phonelink transfer B _{PAY} Bank@Post™ deposit and withdrawal rediATM withdrawal Direct debit Direct credit* Internal auto transfer Cheque deposit EFTPOS Deposit at a branch or agency Manual (staff assisted) transfer	Refer to page 12 for other applicable fees & charges.
rediATM & NAB withdrawal VISA credit purchase EFTPOS B _{PAY} Netlink transfer Phonelink transfer Direct debit Direct credit* Internal auto transfer Cheque deposit Manual (staff assisted) transfer	The following non standard transaction are a \$1.95 per transaction: - Bank@Post™ deposit & withdrawals Refer to page 12 for other applicable fees & charges.
rediATM withdrawal VISA credit purchase EFTPOS B _{PAY} Netlink transfer Phonelink transfer Direct credit* Direct debit Bank@Post™ deposit Bank@Post™ withdrawal Internal auto transfer Cheque deposit Manual (staff assisted) transfer	Refer to page 12 for other applicable fees & charges.
Payroll credit* Direct credit Netlink transfer Phonelink transfer B _{PAY} Direct debit	N/A

*Exemption: Members under 18 years of age are exempt from the Transaction, Base Balance/Package Fees and Netlink access fees on the FairSaver Account.
 (Note - other transaction fees will still apply)*

Fees & Charges – Other Transactions

Coin deposits

Available at the Nurses First branch. These fees are applicable to all accounts. Coin deposits must be counted and bagged by member or will be charged 5% of coin deposit amount.

Card Fees

VISA Debit Card monthly fee	\$1.50
VISA cash advance	\$5
Overseas ATM withdrawal	\$5

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 per payment
Corporate cheques (Easy Living Account excluded)	\$5 per cheque

Txtlink Fee

Fee per message received	\$0.20
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VISA Card and Nurses First ATM Card

Replacement of lost card	\$10
Urgent VISA Card	\$18
Emergency replacement of lost, stolen or damaged card overseas	
■ Approved	\$320
■ Declined	\$70
VISA chargeback	\$25

Additional Statement and Storage Retrieval

Statement retrieval if more than 12 months old	
■ 1st page	\$6
■ Each subsequent page	\$1.50
Cheque or Voucher retrieval	
■ Per item	\$25
■ If off site storage (additional)	\$25 per box
■ EFT/VISA voucher retrieval	\$20

Dormancy

Transfer to dormancy	\$10
Administration fee where account has been transferred to dormancy status	\$10 per annum

Dishonour and Referrals

Dishonour Fees	
■ Foreign Cheque	\$50
■ Direct Debit	\$10
■ Auto Transfers	\$10
■ BPAY future dated payment	\$10

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 Nurses First	\$10
Electronic payment return fee	\$10

Foreign Exchange Services

Draft - Foreign currency	\$20
Bills for collection (Foreign cheque deposits over \$25,000 AUD)	\$60
Telegraphic transfer - Foreign currency	\$30
Telegraphic transfer - AUD	\$45
Telegraphic transfer inward - Foreign currency	\$10
Telegraphic transfer inward - AUD	\$15
Foreign cheque deposit	\$10
Encashment - Cash and travellers cheques	\$10
Travellers cheque sales	1.1% commission, minimum \$15 (eg. 1.1% x \$2000 = \$22)
Foreign cash sale (members)	1.1% commission, minimum \$15 (eg. 1.1% x \$2000 = \$22)
Cash Passport	1.1% commission, minimum \$15
■ Initial activation	(eg. 1.1% x \$2000 = \$22)
■ Reload	
Cash Passport closure and credit to nominated account	\$10
Cash Passport card transactions (Refer to Cash Passport Product Disclosure Statement (PDS))	

Bank Transactions

Bank cheque	\$15
Stop payment on a corporate cheque	\$15
Special clearance on cheque	\$25
SWIFT Electronic Payment to Nurses First from another bank	\$6.60

Changes to Fees & Charges

Nurses First 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 nurses1st.com.au or from the Nurses First branch. Nurses First is a division of Police & Nurses Credit Society and is a member of an ASIC approved dispute resolution system. For information regarding this please contact us on 9419 1901.



Contact US

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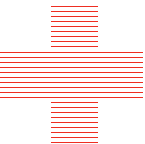
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