

Applied Fees and Charges April 2019

Day-to-day Banking Fees	Applied	Charge Type	Levied
Monthly account fee:	€4.00	Transaction (Monthly)	Quarterly
ATM withdrawal fee *:	€0.50	Transaction	Quarterly
Contactless payments:	€0.00	Transaction	Quarterly
Debit card purchase fee:	€0.00	Transaction	Quarterly
In-branch auto. trans. Fee (Kiosk):	€0.00	Transaction	Quarterly
In-branch cashier transaction fee:	€0.00	Transaction	Quarterly
Cheque processing fee:	€0.00	Transaction	Quarterly
Internet transaction:	€0.00	Transaction	Quarterly
Direct debit trans. fee:	€0.00	Transaction	Quarterly
Standing order trans. fee:	€0.00	Transaction	Quarterly
Phone transaction:	€0.00	Transaction	Quarterly
Google pay fee:	€0.00	Transaction	Quarterly
Apple pay fee:	€0.00	Transaction	Quarterly
Payment Fees	Applied		
Credit transfers (giro / paper):	€0.00	Event	Immediate
Direct debit set-up:	€0.00	Event	Immediate
Direct debit cancellation:	€0.00	Event	Immediate
Standing order set-up:	€0.00	Event	Immediate
Standing order amendment:	€1.00	Event	Immediate
Standing order cancellation:	€1.00	Event	Immediate
Cheque issued by/ drawn on CU	€2.00	Event	Immediate
Stop payment instruction (CU cheq)	€5.00	Event	Immediate
Fees for Non-Payment	Applied		
Cheque lodged/returned unpaid:	€10.00	OOO Event	Immediate
Cheque retrieval:	n/a	OOO Event	
Direct debit returned from a/c	€10.00	OOO Event	Immediate

Referral item fee:	€5.00 per item (up to €15.00 max. per day)	OOO Event	Immediate
Standing order unpaid:	€10.00	OOO Event	Immediate
Overdraft Fees	Applied		
Overdraft renewal fee:	€25.00	Event	Immediate
Overdraft set up fee:	€25.00	Event	Immediate
Additional Banking fees	Applied		
E-statement	€0.00	Event	Quarterly
Postal statement	€2.50	Event	Quarterly
Member Initiated Statement Request	€0.00	Event	Immediate
Duplicate Interest Certificate	€0.00	Event	Immediate
Cheque Copy Request per item	€1.00	Event	Immediate
Auditor Enquiry	€20.00	Event	Immediate
Government Duties	Applied		
Debit card (ATM & Debit usage)	€0.12 per item (up to €5.00 maximum per annum)	Annual	Annual
Card Fees	Applied		
New card:	€0.00	Event	Immediate
Renewed card (on expiry)	€0.00	Event	Immediate
Replace lost / stolen card:	€0.00	Event	Immediate
Replace damaged card:	€0.00	Event	Immediate
Replacement PIN:	€0.00	Event	Immediate
Currency Conversion Fees	Applied		
Non-euro card purchase:	2.00% (maximum €12.00)	Event	Immediate
Non-euro cash withdrawal fee:	3.5% (minimum €3.00, maximum €12.00)	Event	Immediate
Foreign Exchange Margin	Applied		
Applied at point of transaction	0.00%	Event	Immediate
Overdraft Interest	Applied		
Nominal annual interest charged on authorised overdraft (1.0% per month):	12.00%	Calculated daily, compounded and applied quarterly.	Quarterly
Surcharge annual interest on unauthorised overdraft:	0.00%	Calculated daily, compounded and applied quarterly	Quarterly

* Accountholders have 5 free ATM transactions per month, after which the fee will apply