

FEE SCHEDULE

Effective from 1 January 2012



This schedule forms part of the UC Invest *Product Information Guide* and the *Electronic & General Access Guide*. Please refer to these documents prior to making a decision to use a product or service provided by UC Invest. A current version of this document can be found on our website ucinvest.com.au or by calling 1300 274 151.

TRANSACTION & SERVICE FEES	AMOUNT
Maintenance Fees	Nil
Transaction Fees	Nil
Statement Reprint	Nil
Certificate of Balance (Audit Purposes)	Nil
Westpac Deposit Book Fee	Nil
Direct entry transaction rejection	\$3.00
Stop payment or replacement cheques	\$5.00
Dishonour of a cheque credited to your investment or loan	\$5.00
Copy of a cheque or investment form	\$5.00
Bank Cheque	\$10.00
Local (Australian) real-time funds transfer	\$14.00
Trace of paid cheque or investment made	\$20.00
Dishonour of a cheque drawn on your cheque facility (Uniting Church Organisations ONLY)	\$20.00
After cut-off processing fee	\$50.00

Early Redemption Fee

An Early Redemption Fee may apply to withdrawals from Fixed Term Investments that are requested prior to the scheduled maturity date of the investment. This variable fee is calculated as follows:

$$\frac{0.5\% \times \text{Redemption Amount} \times \text{Remaining days of term}}{\text{Original days of term}}$$