

Portable EFTPOS hire facility

EFTPOS fees and charges

EFTPOS Terminal Hire: Up to 4 days - **\$20.00** per terminal 4 to 7 days - **\$30.00** per terminal

EFTPOS EXTERNAL Terminal Hire: **\$126** per terminal

EFTPOS transaction fees: Transaction fees incurred by Warwick Credit Union will be passed on to the hire customer when funds are processed.

Transaction category	Total Merchant Service Fee ¹
Visa/MasterCard Domestic Consumer Credit Card	1.08%
Visa/MasterCard Premium and Commercial Card	1.90%
Visa/MasterCard International Card ²	2.48%
Visa/MasterCard Domestic Consumer Debit Card	\$0.52
MasterCard Debit Card Micropayments <=\$15	\$0.15
EFTPOS Debit Card >=\$15	\$0.37
EFTPOS Debit Card for low-value transactions <\$15	\$0.15
EFTPOS Debit Card with Cash-out	\$0.00
PayPal Domestic	1.95%
PayPal International	2.95%
Union Pay International Card	2.48%

¹Visa/MasterCard 'card not present' transactions attract an additional 0.150%

²An additional international service assessment fee of 0.400% also applies. Dynamic Currency Conversion (DCC) attracts an additional 0.40%.

Dynamic Currency Conversion (DCC) attracts an additional 0.40% rebate

Terminal reporting and settlement

For transaction summaries and detailed reports go to:

MENU > print reports > summary > detailed

Manual settlement is not required. The terminal automatically performs a settlement each night at midnight. Funds, less any merchant, EFTPOS fees and hire fees will be credited by Warwick Credit Union to your nominated WCU account within three business days of return of the terminal.

Terminal loss or damage

The user of the EFTPOS terminal is responsible for its correct use and for the cost of any loss or damage that may arise from theft, vandalism, fire flood, misuse or neglect by the user. Where the user damages the terminal, Warwick Credit Union will debit the cost of repairing or replacing the terminal from the user's account.

Return of terminal and funds processing

As Warwick Credit Union is the 'merchant', please advise all card transaction customers that their statement will show the transaction as 'Warwick Credit Union', not the name of your club or organisation.

When you return the EFTPOS terminal, **please provide us with all merchant copies of receipts**. We retain these receipts to assist with any charge backs or disputes that may arise over payments.

The information and conditions of use of Warwick Credit Union's portable EFTPOS terminal are acknowledged and agreed by:

Organisation: _____ Customer number: _____

Contact name: _____ Contact number: _____

Account number for deposit of funds: _____

WID ___/___ /___ T y _____

Signature: _____