



Traditional Credit Union (TCU)

# Interest, Fees and Charges Brochure

[www.tcu.com.au](http://www.tcu.com.au)

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# TCU Interest Fees and charges

We provide financial services to remote communities where most other financial institutions do not operate. The costs associated with providing banking services to these communities is very high and in order to help cover these costs we must charge fees for the services that we provide.

This guide will help you to understand what fees we charge and assist you to reduce the fees you are charged as much as possible. If you find you are spending too much money on fees each month please speak to one of our staff who can show you ways to reduce your fees.

**TCU's BSB number is 704-062.**

If you require any further information in relation to any of the details contained in this brochure please contact us by either phoning 8999 0777 or visiting your local branch.

TCU is committed to working with Indigenous Australians to ensure they are able to fully participate in the economic development of their communities by providing access to culturally appropriate financial services.

TCU prides itself on providing a working environment that is culturally appropriate for Indigenous staff. Many of the recruitment practices that are followed are designed to ensure that Indigenous applicants have the best possible chance of success both in gaining employment and maintaining it.

## IMPORTANT INFORMATION

Information in this brochure is current as of 1st October 2015. All interest rates, fees and charges are subject to change.

All members whether business or personal, are required to purchase a redeemable share at \$2.00 which is refundable on closure of the membership.

This PDS provides information about Traditional Credit Union's accounts and services to assist you to make an informed decision about these products.

The other documents are:

- TCU Products & Services Terms & Conditions
- TCU Products & Services Product Disclosure Statement (PDS)

# 1. Transaction Accounts

## Interest rates

Account	Interest Rate	Interest Payable
Transaction Accounts – S1	0.01%	Annually 30th June
Budget Account – S2	0.05%	Annually 30th June
Christmas Club Account – S3		
\$0 to \$999.99	1.00%	Annually 30th November
\$1000 and over	1.5%	
Family/Clan Account – S4	0.01%	Annually 30th June
30 Day At Call Account – S5*		
\$500 to \$4999.99	0.5%	Quarterly – last day of month March, June, September & December
\$5000 and over	1.0%	
Student Account – S6	0.01%	Annually 30th June
Loan Savings Account – S7	0.05%	Annually 30th June
Fee Saver Account – S8	0.01%	Annually 30th June
Community Group Account – S29		
\$0.00 – \$9999.99	0.01%	Monthly – Last day of month
\$10000 and over	0.05%	
Debit interest on all accounts	18.00%	As per above schedule

\*An interest penalty applies if funds are withdrawn prior to being held for 30 days. The interest payable will be that of an S1 savings account.

## Account Fees

### S1 – Savings Account

*Monthly account fee	\$20
Cash Withdrawal at branch	Nil
TCU owned ATM withdrawal	Nil
TCU owned ATM balance enquiry	Nil
TCU owned ATM declined transaction	\$2
Overseas ATM withdrawals	\$10
Non TCU owned ATM withdrawal	\$3
Non TCU owned ATM balance enquiry	\$1.25
Non TCU owned ATM declined transaction	\$2
Overseas ATM withdrawal	\$10
Overseas ATM balance enquiry	\$5
EFTPOS transaction	\$2
Internet Banking transaction	Nil
Phone Banking transactions	Nil
BPAY transactions	Nil
TCU Mobile Money App	Nil

### S2 – Budget Account

*Monthly account fee	\$10
Cash Withdrawal at branch	\$5
TCU owned ATM withdrawal	Nil
TCU owned ATM balance enquiry	Nil
TCU owned ATM declined transaction	\$2
Overseas ATM withdrawals	\$10
Non TCU owned ATM withdrawal	\$3

Non TCU owned ATM balance enquiry	\$1.25
Non TCU owned ATM declined transaction	\$2
Overseas ATM withdrawal	\$10
Overseas ATM balance enquiry	\$5
EFTPOS transaction	\$2
Internet Banking transaction	Nil
Phone Banking transactions	Nil
BPAY transactions	Nil
TCU Mobile Money App	Nil

### S3 – Christmas Club Account

Monthly account fee	Nil
Cash Withdrawal at branch	\$5
TCU Mobile Money App	Nil

### S4 – Family/Clan Account

Monthly account fee	Nil
Cash Withdrawal at branch	\$5
TCU owned ATM withdrawal	Nil
TCU owned ATM balance enquiry	Nil
TCU owned ATM declined transaction	\$2
Overseas ATM withdrawals	\$10
Non TCU owned ATM withdrawal	\$3
Non TCU owned ATM balance enquiry	\$2
Non TCU owned ATM declined transaction	\$2
Overseas ATM withdrawal	\$10
Overseas ATM balance enquiry	\$5
EFTPOS transaction	\$2
Internet Banking transaction	Nil
Phone Banking transactions	Nil
BPAY transactions	Nil

### S5 – 30 Day at Call Account

Monthly account fee	Nil
Cash Withdrawal at branch	\$5
Internet Banking transaction	Nil
Phone Banking transactions	Nil
BPAY transactions	Nil

### S6 – Student Account

Monthly account fee Ages 13-16	Nil
*Monthly account fee Ages 16-18	\$5
TCU owned ATM withdrawal	Nil
TCU owned ATM balance enquiry	Nil
TCU owned ATM declined transaction	\$2
Overseas ATM withdrawals	\$10
Non TCU owned ATM withdrawal	\$3
Non TCU owned ATM balance enquiry	\$1.25
Non TCU owned ATM declined transaction	\$2
Overseas ATM withdrawal	\$10
Overseas ATM balance enquiry	\$5
EFTPOS transaction	\$2
Internet Banking transaction	Nil
Phone Banking transactions	Nil
BPAY transactions	Nil
TCU Mobile Money App	Nil

### S7 – Loan Saving Account

*Monthly account fee	\$10
Cash Withdrawal at branch	\$5
TCU owned ATM withdrawal	Nil
TCU owned ATM balance enquiry	Nil
TCU owned ATM declined transaction	\$2
Overseas ATM withdrawals	\$10
Non TCU owned ATM withdrawal	\$3
Non TCU owned ATM balance enquiry	\$1.25
Non TCU owned ATM declined transaction	\$2
Overseas ATM withdrawal	\$10
Overseas ATM balance enquiry	\$5
EFTPOS transaction	\$2
Internet Banking transaction	Nil
Phone Banking transactions	Nil
BPAY transactions	Nil
TCU Mobile Money App	Nil

\*If the loan is approved the monthly account fee/s will be refunded to your loan.

### S8 – Fee Saver Account

**Maintain a minimum credit balance of \$250 or more each month and no fees will be charged in that month\* excludes cash withdrawals at branches.**

\* If account balance falls below \$250 at any time during the month then the account will be liable for all applicable fees below

*Monthly account fee	\$20
Cash Withdrawal at branch	\$5
TCU owned ATM withdrawal	Nil
TCU owned ATM balance enquiry	Nil
TCU owned ATM declined transaction	\$2
Overseas ATM withdrawals	\$10
Non TCU owned ATM withdrawal	\$3
Non TCU owned ATM balance enquiry	\$1.25
Non TCU owned ATM declined transaction	\$2
Overseas ATM withdrawal	\$10
Overseas ATM balance enquiry	\$5
EFTPOS transaction	\$2
Internet Banking transaction	Nil
Phone Banking transactions	Nil
BPAY transactions	Nil
TCU Mobile Money App	Nil

### S29 – Community Group Account

*Monthly account fee	Nil
Cash Withdrawal at branch	\$5
Internet Banking transaction	Nil
Phone Banking transactions	Nil
BPAY transactions	Nil

\*The monthly account fee is charged monthly in advance on the first day of the month. All other TCU fees are charged daily.

\*\*Transactions performed using non-TCU ATM's will also be subject to a direct charge that will be levied by the ATM owner. The amount of the fee may vary at different ATM's and will be disclosed and charged at the time of performing the transaction. Fees will be debited to the Member's account at the time the transaction is processed. The fee is not payable to Traditional Credit Union.

**Traditional Credit Union has negotiated with the National Australia Bank, Westpac, ANZ Bank and Rediteller ATM'S to waive the direct charge charged by these ATM owners.**

### Transaction Accounts General Fees

General Fees	Amount
Replacement Cuecard or Visa Debit card	\$10.00
Dishonour fee (direct debit or cheque)	\$30.00
Overdrawn account fee	\$20.00
Periodical payment fee	\$5.00
Rejected outward direct credit fee	\$5.00
Deposit book 50 leaf	\$5.00
Branch cheques	\$6.50
Cheque book	
50 leaf	\$20.00
100 leaf	\$40.00
200 leaf	\$80.00
Manual transfer to other Financial Institution within Australia (staff assisted)	\$6.50
Issue Corporate Cheque	\$6.50
Withdrawal against unclear funds	
\$1.00 – \$49.99	\$4.00
\$50.00 – \$99.99	\$8.00
\$100 and over	\$15.00
Periodical payment dishonour	\$5.00
Replacement statement copy	\$2.00
Cheque collection fee (per cheque)	\$0.20
Audit letters (per account)	\$10.00
Dormant account fee (monthly)	\$10.00
Voucher Retrieval (per hour)	\$20.00
Staff assisted transaction	\$50.00 per hour Minimum \$6.50

### Example of how our fees are applied

By using this guide you will be able to identify those fees which apply to you, as well as reduce and/or avoid them altogether. Below is an example of how fees are calculated for an example member. This example member has a TCU Savings Account (S1).

Transaction type	Number of transaction	Cost per transaction	Total amount
EFTPOS	2	\$2.00	\$4.00
Internet banking transfer	5	FREE	\$0.00
Phone balance enquiry	10	FREE	\$0.00
Withdrawal at Branch	2	FREE	\$0.00
Monthly Account Fee			\$20.00
<b>Total Monthly Fees</b>			<b>\$24.00</b>

## 2. Term Deposits

### Interest Rates

Term deposit Interest rates change daily and are available on request. Interest is paid at maturity.

### Term Deposit Early Withdrawals

Early withdrawal of a Term Deposit will incur an interest rate penalty. The interest rate will be reduced to the rate of S1 accounts on the amount withdrawn.

For example:

If you withdraw \$200 from your Term Deposit and the interest rate is 3.00% then you will only earn 0.01% on the \$200 withdrawn. The balance will remain at 3.00% provided there are no further withdrawals. Terms and Conditions apply.

## 3. Personal Loans

### Interest Rates

Account	Interest Rate	Comparison Rate	Interest Payable
Consumer Loan Unsecured	14.95%	15.48%*	Monthly – Last day of month
Used Car Loan Unsecured	14.95%	15.66%^	Monthly – Last day of month
Fast Track Loan Unsecured	14.95%	24.88%~	Monthly – Last day of month

### Fees

#### L52 – Consumer Loan Unsecured

Establishment Fee \$75

#### L53 – Fastrack Loan Unsecured

Establishment Fee \$50

#### L59 – Used Car Loan Unsecured

Establishment Fee \$100

\*Comparison rate based on a loan of \$10,000 with monthly repayments over a term of 3 years

^Comparison rate based on a loan of \$10,000 with monthly repayments over a term of 3 years

~Comparison rate based on a loan of \$1,000 with monthly repayments over a term of 1 year

WARNING: The comparison rates are true only for the examples given. Different terms, fees or other loan amounts might result in different comparison rates.

## 4. Business Accounts

### Interest Rates

Following is a list of our standard Business Banking fees and Interest Rates.

	Low Usage Plan \$24	Medium Usage Plan \$25	High Usage Plan \$26	Business Management Account \$23
<b>Features</b>				
Monthly Plan Fee	\$10	\$50	\$100	Price on application
Allowable transaction value	\$15	\$75	\$150	Price on application
Cash handling Fee	Price on application			
Interest Payable	Yes	Yes	Yes	Yes
<b>Excess transaction fees</b>				
Electronic – BPAY, Direct debit, Outward direct credit	\$0.20	\$0.17	\$0.14	Price on application
Cheque Deposits per cheque	\$0.60	\$0.55	\$0.50	Price on application
Branch – Cash Withdrawal, Transfers and Cheques debits	\$1.00	\$1.00	\$1.00	Price on application
<b>Interest rates</b>				
\$0 – \$19,999	0.01%			Price on application
\$20,000 – \$49,999	0.05%			Price on application
\$50,000 – \$99,999	0.05%			Price on application
\$100,000 – \$249,999	0.20%			Price on application
\$250,000 – \$499,999	0.65%			Price on application
\$500,000 plus	1.25%			Price on application

Interest is calculated daily and paid monthly on the last day of the month for all Business accounts. Please feel free to contact a member of our Business Banking team if you have any questions regarding these.

### Fees and Charges

<b>Additional Fees and Interest Rates</b>	
Dishonoured Periodical Payment	\$5
Dishonour Fee	\$30
Overdrawn Account Fee	\$20
Replacement Statement Copy (per page)	\$2
Audit letters (per account)	\$10
Voucher Retrieval (per hour)	\$20
Dormant Account fee (monthly)	\$10
Sweep Facility (per sweep)	\$5
Coin Deposit	10% of total
Debit Interest Rate	18.00%

## 5. Other Accounts

These accounts are no longer available for sale.

### Interest Rates

Account	Interest Rate
Council Account – S28 \$0.00 – \$9999.99 \$10000 and over	0.01% 0.05%
Business Account – S30 \$0.00 – \$9999.99 \$10000 and over	0.01% 0.05%
Debit Interest Rate	18.00%

### Other Fees and Charges

Additional Fees and Interest Rates	
Cheque Book 50 Leaf	\$20.00
Cheque Book 100 Leaf	\$40.00
Cheque Book 200 Leaf	\$80.00
Dishonour Fee	\$30.00
Periodical Payment	\$5.00
Dishonoured Periodical Payment	\$5.00
Cash Withdrawal Fee	\$1.50
Overdrawn Account Fee	\$20.00
Cheque Collection Fee	\$0.20
Replacement Statement Copy	\$2.00
Audit Letters (per account)	\$10.00
Dormant Account Fee (monthly)	\$10.00
Voucher Retrieval (per hour)	\$20.00
Coin Deposit	10% of total coin deposit
Sweep Facility	\$5 per sweep
Direct Credit Fee* Deposits less than \$20 Deposits \$20 and over	(*S28 and S30 Accounts)  Nil \$10

## 6. Tips for reducing fees

There are a number of ways you can reduce or avoid any fees and charges you could incur as part of your transactional activity whilst using your Traditional Credit Union accounts.

As everyone's transactional behaviours are driven by their individual needs, the information provided below can only be considered as general information and you should consider your individual circumstances when determining how to adapt your behaviour to reduce or avoid fees.

For further information, assistance and advice on how to reduce your transactional or service fees, please contact Traditional Credit Union on 89990777 or visit your local branch.

### Choose the right account for you

You should choose the account best suited to your needs by looking at your transacting and banking patterns.

### Consolidate your banking

If you have more than one account it may be beneficial to consolidate your accounts to minimise your fees. Our staff can assist you to do this.

### Check account balance before you transact

Keep your ATM transaction slips as a record of your balances. Phone and internet banking are free services that you can also use to find out your account balances before you transact.

### Use TCU ATM's or branches

Avoid using non TCU ATM's.

### EFTPOS

Pay with cash rather than using your card at (EFTPOS).

### Use BPAY® or direct debit for convenience and reducing fees

Where possible pay regular bills via BPAY® or with an automatic debit from your account. This also reduces the amount of time you spend on your banking.

Remember to avoid direct debit honour or dishonour fees by ensuring your account has sufficient funds to cover the entire amount of any direct debits and cheques.

### Use Telephone banking, Internet banking or our TCU Mobile Money App

Use these services to check your account balance, make payments and manage your transactions 24/7 everyday of the year.

## 7. General Information

### Changing the Conditions

TCU may change terms and conditions at any time. For example we can change:

- interest rates and the way we calculate interest
- fees and charges
- when we charge or pay interest

TCU will give you the period of notice required as set down by the relevant law. If no period of notice is needed, we can make changes immediately and you might not be told of these changes before they happen.

We can give you notice in any way permitted by law. This includes:

- advice on or with your statement
- press advertisement in local or national media
- in writing

### Change of Details

You must advise us immediately if you change your phone number or address by mail, telephone, in person, email, or by fax. For changes to your name we will need documented proof of the change, such as:-

- a marriage certificate
- change by deed poll
- adoption papers
- divorce certificate

If an organisation, business or corporation changes its name, we need to sight a certified copy of the:

- Certificate of Registration or Incorporation
- Resolution of the meeting of the Organisation which decided on a change of name

### Notification

If we write to you at the last address you gave us, it is accepted that the mail is delivered and received by you in the normal postal delivery time.

### Account Switching

Traditional Credit Union will assist our members to switch to or from another financial institution.

### Copies of documents

At your request, we will send you a copy of any of the following documents relating to a product or facility you have, or have had, with us:

- loan application
- contract (including any Terms and Conditions/Fees and Charges booklet that make up part of the contract)
- security document
- statement of account
- notice previously given by your institution to the member/customer about exercising your rights (e.g. a default notice).

### Lodge a Complaint and Complaints Resolution

We have a dedicated Complaints Officer (General Manager Operations) to deal with any complaints you may have in relation to our financial services or us. Our Complaints policy requires us to deal with any complaint in an efficient manner. If you are not satisfied with the way in which we resolve your complaint, or if we do not respond in a timely manner, you may refer the complaint to our external dispute resolution service.

If you believe we have breached the Customer Owned Banking Code of Practice, you can also make a complaint to us.

To make a complaint, contact us and indicate that you would like to make a complaint or visit our Website. Our staff must advise you about our complaint handling process and the expected time frame for handling your complaint ("Complaint Resolution Process").

If you are not satisfied with the outcome of our Complaint Resolution Process and wish to progress your complaint further, or we are not able to resolve your complaint to your satisfaction within 45 days, you can contact the Financial Ombudsman Service (FOS):

#### The FOS

**GPO Box 3, Melbourne VIC 3001**

**Free Call: 1300 780 808**

**Facsimile: (03) 9613 6399 Email: [info@fos.org.au](mailto:info@fos.org.au)**

### Customer Owned Banking Code of Practice

Traditional Credit Union Limited subscribes to the Customer Owned Banking Code of Practice.

The Customer Owned Banking Code of Practice is the industry code of (Customer Owned Banking Association), the association of mutual banks, building societies and credit unions. Credit unions and mutual building societies are owned by our members — this is what being a mutual means. As such, we are focused on member-benefit, community involvement, fairer fees and customer service.

Credit unions and mutual building societies already comply with a range of regulatory requirements including:

- responsible financial management requirements (under the Banking Act 1959 and our regulation by the Australian Prudential Regulation Authority)
- corporate and financial services' licensing, advice and training, and disclosure regulation (under the Corporations Act 2001 and our regulation by the Australian Securities and Investments Commission)
- consumer credit laws and, from July 2010, credit licensing obligations
- privacy, fair trading and other Commonwealth, State and Territory legislation

This Code establishes higher standards than the law requires in a range of areas, and addresses issues not addressed by the law. In adopting this Code, mutual building societies and credit unions agree to abide by the higher standards and additional requirements set out in the Code.

## The Code Compliance Committee

The [Code Compliance Committee](#) ('the CCC') was established in July 2009 to ensure credit unions and mutual building societies ('Mutuals') that have adopted the [Customer Owned Banking Code of Practice](#) ('the Code') meet the standards of good practice set out in the Code.

The CCC investigates complaints that the Code has been breached and monitors Mutuals' compliance with [the Code](#) through compliance activities such as mystery shopping, surveys and compliance visits.

The CCC is an independent, three-member committee, established in accordance with the Code.

The job of the CCC is to ensure that subscribers to the Code are meeting the standards of good practice that they promised to achieve when they signed up to the Code.

The CCC is made up of an [independent chairperson](#), a [representative from the mutual banking industry](#) and a [consumer representative](#).

If your complaint was in relation to a breach of the Customer Owned Banking Code of Practice and does not involve a claim that you have suffered loss or detriment, you can report it to the Code Compliance Manager:

### Compliance Manager

**Code Compliance Committee Free Call: 1300 780 808**

## Privacy

TCU recognises the importance of your privacy. We understand your concerns about the security of your personal information and we are committed to protecting it. By law, we must keep details of your account confidential. Subject to law, we can release details of your account when;

- you agree
- we must do so by law
- it protects our interest to do this
- there is a public duty to do this

TCU may use your personal information to provide you with information about our extensive range of products and services that are relevant to you. If you do not want to receive any of this information, please contact us at any TCU branch or phone 8999 0777. Once you have told us that you no longer wish to receive information about our products and services we will not send you any further material. We always strive to maintain the privacy and confidentiality of your personal information. If you feel that your privacy has been breached contact our Privacy Officer who will objectively investigate your complaint as soon as possible. You can contact us by emailing [info@tcu.com.au](mailto:info@tcu.com.au) visiting any TCU branch, or writing to us.

## Fraudulent Conduct

We are not liable for any loss or damage caused to you by person (s) authorised to operate on your account. TCU will only be liable where it arises from fraudulent conduct by our agent or employee under statute or the ePayments Code.

## Anti Money Laundering

You agree TCU may delay, block or refuse to make a payment if TCU believes on reasonable grounds that making the payment may breach any law in Australia or any other country. TCU will incur no liability to you if it does so.

## How to Contact Us

If you wish to contact us, would like to provide feedback or have a complaint please contact us by:

**Phoning us:** 8999 0777

**Writing to us:** PO Box 40425 Casuarina NT 0811

**Emailing us:** [info@tcu.com.au](mailto:info@tcu.com.au)

Visit a TCU branch

**Lost or Stolen CUECARDS and VISA DEBIT CARDS after hours HOTLINE 1800 621 199 in Australia or +61 2 9959 7480 for Overseas.**



## 8. Our Branches

<b>Milingimbi</b> Phone: 8987 9920 Fax: 8987 9930	<b>Galiwinku</b> Phone: 8987 9200 Fax: 8987 9232
<b>Gapuwiyak</b> Phone: 8987 9173 Fax: 8987 9157	<b>Ramingining</b> Phone: 8979 7948 Fax: 8979 7944
<b>Wadeye</b> Phone: 8978 2266 Fax: 8978 2255	<b>Maningrida</b> Phone: 8979 5888 Fax: 8979 5877
<b>Gunbalanya</b> Phone: 8979 0101 Fax: 8979 0104	<b>Warruwi</b> Phone: 8979 0174 Fax: 8979 0174
<b>Ngukurr</b> Phone: 8975 4934 Fax: 8975 4934	<b>Numbulwar</b> Phone: 8975 4394 Fax: 8975 4223
<b>Minyerrri</b> Phone: 8975 9521 Fax: 8975 9520	<b>Head Office</b> Phone: 8999 0777 Fax: 8999 0788 PO Box 40425, Casuarina NT 0811 9 Rowling St, Casuarina NT 0810
<b>Katherine</b> Phone: 8972 0555 Fax: 8972 1823 PO Box 795, Katherine NT 0851 18 Katherine Tce, Katherine NT 0850	<b>Alice Springs</b> Phone: 8950 5888 Fax: 8950 5899 PO Box 4247, Alice Springs NT 0871 5/40 Todd Mall
<b>Wurrumiyanga (Nguiu) Tiwi</b> Phone: 8978 3983 Fax: 8970 9337	<b>Tennant Creek</b> Phone: 8962 3474 Fax: 8962 2043 PO Box 14 Tennant Creek NT 0861 135 Patterson St
<b>Borrooloola</b> Phone: 8975 8683 Fax: 8975 8387 PO Box 550 Borrooloola NT 0854 768 Robinson Rd	