Schedule of fees and charges

Application fees	
Lender settlement fee (Prime Standard / Prime Flex / Prime Quickstart) payable at settlement	$199
Lender settlement fee (Prime Alt Doc) payable at settlement	$599
Lender settlement fee (Specialist) payable at settlement	$949
Lender settlement fee (SMSF) payable at settlement	$499
Valuation fee (Prime lending, Specialist lending, SMSF) payable on application	At cost
Annual fee (Prime Flex)	$299
Annual fee (SMSF)	$399
Legal document preparation fee (Prime lending, SMSF)	At cost
Legal document preparation fee (Specialist lending)	Nil
Due diligence (SMSF)	$695
Title insurance (Prime lending)	Nil
Title insurance (Specialist lending)	Nil

Fees and charges	
CustomerZone online portal and mobile app transactions	Free
Statements (regular half-yearly statements)	Free
Extra statement fee	$5.50 per extra statement
Dishonour fee	$35 per dishonour
Manual redraw fee	$26 per redraw
Priority payment fee	$15 per request
Arrears management fee	$55 per month
Break costs (fixed rate loans only)	Refer to individual loan agreement

Settlement fees	
A solicitor account with Westpac	$1.50 per transfer
A solicitor account other than Westpac	$12 per transfer
Settlement cancellation fee	$55 per cancellation
Third party fees	Charged at cost

Variations	
Variation fee	$165 - $195
Valuation fee	Charged at cost
Third party fees	Charged at cost

Discharges	
Discharge fee	$300 per loan
Panel solicitor instructed to act on our behalf for a discharge	Charged at cost
Third party fees	Charged at cost

Other	
Document retrieval fee	$25 per retrieval request

Third party access fee schedule

Effective - March 2025

Third Party Access Fees for use of Third Party Access Method Services are available in the Access Methods Conditions and on our website. These are subject to change:

Telegraphic transfer fee - payable for each telegraphic transfer you ask us to organise on settlement of your loan.	Charged at cost
Electronic funds transfer fee - payable for each electronic transfer you ask us to organise on settlement of your loan.	Charged at cost

Electronic transaction fees and charges

The first 15 transactions you make each calendar month are free.

Direct debit fee - payable whenever an amount is debited directly from your loan account. No redraw fee is payable in addition.	$0 per transaction
Direct entry dishonour fee - payable whenever you instruct us to effect payment by directly debiting your loan account and you have insufficient funds in your loan account to make that payment.	$0 per transaction
EFTPOS transaction fee - payable whenever an amount is electronically transferred to or from your loan account. No redraw fee is payable with respect to this transaction.	$0 per transaction

Visa Debit Card fees and charges

Annual Visa Debit Card fee - payable each year in advance from the first use of your card.	$0 per transaction
ATM withdrawal fee - Payable whenever you make a withdrawal from your loan account using an automatic teller machine. No redraw fee is payable in addition.	Unascertainable per transaction. **Note** - for a withdrawal at a Redi ATM the maximum charge is up to $2.50 per transaction.
ATM balance enquiry fee - payable whenever you make a balance enquiry using an automatic teller machine.	Unascertainable (check the ATM screen for the amount). **Note** - for a balance enquiry at a Redi ATM the maximum amount charged is $2.50 per transaction.
ATM withdrawal fee from an international ATM network - payable whenever you withdraw cash using your Visa Debit Card outside Australia. The following commission is charged on each withdrawal:	
• Financial institution commission;	2% of the withdrawal amount.
• Visa card commission; and	2% of the withdrawal amount.
• Overseas ATM network fees and commissions.	Unascertainable **Note** - these fees are not only limited to ATM withdrawals (e.g. the same fees will apply to purchase transactions).
PIN change at any Redi ATM machine	60c per PIN change request from a Redi ATM
Chip authentication	3c per transaction
Visa Debit Card repayment - this is a replacement for a lost or stolen card.	$4.50 per card

Issued by Resimac Limited, Australian Credit Licence 247283 on behalf of Perpetual Trustee Company Limited ACN 000 001 007.