

Third party access fee schedule

Effective - March 2021

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:

Cheque fee - payable for each bank cheque you ask us to draw on settlement of your loan.	Unascertainable
Telegraphic transfer fee - payable for each telegraphic transfer you ask us to organised on settlement of your loan.	Unascertainable
Electronic funds transfer fee - payable for each electronic transfer you ask us to organise on settlement of your loan.	Unascertainable

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.	\$22 per dishonour
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).

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Visa Debit Card fees and charges (cont'd)

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.