

# Third Party Access Fee Schedule



Effective - March 2019

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.

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

## Cheque and electronic transaction fees and charges

Under the fees below, a 'transaction' includes when a drawee of your cheque presents the cheque that you've drawn, crediting a cheque payment to the line of credit sub-account, and direct debit from your loan account.

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

<b>Cheque presentation fee</b> - payable whenever a cheque that you've drawn is presented for payment by the drawee. No Redraw Fee is payable in addition. The Redraw Fee is defined in the Financial Table of your Loan Contract.	\$1.00 per transaction
<b>Cheque deposit fee</b> - payable whenever a cheque payment is credited to your line of credit sub-account.	\$1.00 per transaction
<b>Direct Debit fee</b> - payable whenever an amount is debited directly from your loan account. No Redraw Fee is payable in addition.	\$0.00 per transaction
<b>Stop Payment fee</b> - payable whenever you request us not to make a payment in respect of a cheque you have drawn, regardless of whether or not the stop is successful.	\$15.00 per request
<b>Special Answer fee</b> - payable whenever you request us to obtain special clearance on a cheque you deposit into your loan account.	\$25.00 per request
<b>Direct Entry Dishonour fee</b> - 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.	\$22.00 per dishonour
<b>Cheque Dishonour (Outward) fee</b> - payable whenever a cheque you have drawn is presented for payment by the drawee, and you have insufficient funds in your loan account to make that payment.	\$22.00 per dishonour
<b>Cheque Dishonour (Inward) fee</b> - payable whenever you present a cheque for deposit into your line of credit sub-account, and the cheque is dishonoured by the paying bank.	\$22.00 per dishonour
<b>Copy of Cheque fee</b> - payable whenever you require a copy made of a cheque that you've drawn.	\$15.00 per copy
<b>Additional Cheque Book fee</b> - payable whenever we supply you with a cheque book. Your first cheque book is free.	\$5.00 per book
<b>EFTPOS Transaction fee</b> - payable whenever an amount is electronically transferred to or from your loan account. No Redraw Fee is payable with respect to this transaction.	\$0.00 per transaction

# Third Party Access Fee Schedule



Debit Loan Access card fees and charges	
<b>Annual Debit Loan Access Card fee</b> - payable each year in advance from the first use of your card.	\$0.00 per transaction
<b>ATM Withdrawal fee</b> - 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.
<b>ATM Withdrawal fee</b> - payable whenever you make a withdrawal from your loan account using an automatic teller machine. No Redraw Fee is payable in addition. The total amount of this fee is made up of: <ul style="list-style-type: none"> <li>the ATM owner's usage fee, plus</li> <li>any fee charged for using a third party ATM.</li> </ul>	Unascertainable
<b>ATM Balance Enquiry fee</b> - 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.
<b>ATM Withdrawal fee</b> - from an international ATM network payable whenever you withdraw cash using your debit card outside Australia. The following commission is charged on each withdrawal: <ul style="list-style-type: none"> <li>Financial Institution commission;</li> <li>Visa Card commission; and</li> <li>Overseas ATM network fees and commissions</li> </ul>	2% of the withdrawal amount 2% of the withdrawal amount Unascertainable  NOTE: these fees are not only limited to ATM withdrawals. For example, the same fees will apply to purchase transactions.
<b>Cash Deposit Clearing fee</b> - payable whenever you make a cash deposit from your debit card to your loan account.	\$5.00 per deposit
PIN change at any Redi ATM Machine	\$0.60 per PIN change request from a Redi ATM
Chip Authentication	\$0.03 per transaction
Loan Access Replacement (this is a replacement for a lost or stolen card)	\$4.50 per card

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