

Third party access fee schedule



Effective - September 2023

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:

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| 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.

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| 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

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| 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: <ul style="list-style-type: none">Financial institution commission;Visa card commission; andOverseas ATM network fees and commissions. | 2% of the withdrawal amount. 2% of the withdrawal amount. 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.