

Visa Debit Card.

The Visa Debit Card provides individual borrowers with access to the redraw they have available on their Resimac loan. Borrowers have the ability to access their funds electronically using EFTPOS or ATMs. The Visa Debit Card is issued by the Cuscal card platform and can be used wherever the Visa logo is accepted.

Who can obtain the Visa Debit Card?

Individual borrowers can request a Visa Debit Card, excluding individual guarantors, individual trustees, individual non-residents and directors of Company applicants.

New borrowers can opt for the Visa Debit Card at loan application by completing the relevant section of the Loan application form. Existing borrowers can also receive the Visa Debit Card by completing a card application form available in the secure section of the Resimac website.

How many cards can be obtained per loan?

One card per individual borrower per loan. Where two cards are obtained, the available credit limit is split between the two cards. For example, if each card limit is \$2,000 and the loan redraw is \$3,000, each card will have a limit of only \$1,500.

Similarly, then each card will have a limit of only \$700, with the additional \$100 redraw accessible by means other than the Visa Debit Card.

Is the Visa Debit Card available for fixed interest rate portions?

The Visa Debit Card is not available during the fixed interest rate period but will become available when the loan portion rolls over to a variable interest rate.

How frequently will statements be issued?

When the Visa Debit Card is obtained, borrowers will receive their statements on a monthly basis.

Which products are excluded from taking up the Visa Debit Card?

Excluded from obtaining the Visa Debit Card are Commercial loans, as well as the following Prime loans (most of which are no longer available):

- Basics loan;
- Non-Resident loan;
- Murabaha / Ijara loan; and
- Companies, Trusts / Trustees and Guarantors.

What account option do I choose when making a purchase or using an ATM?

Borrowers can select the 'Savings' option.

What portion is linked to the card?

Borrowers can select the portion on their loan to be linked to the Visa Debit Card. The borrower has the ability to transfer funds between portions online in order to move funds to the linked portion.

What is the limit on the card?

Borrowers can only access their available funds on the Visa Debit Card. All cards will have a limit based on an amount nominated by the borrower (max. \$5,000) or the actual redraw available.

What are the fees?

Fees for the Visa Debit Card are noted in the following table. 'Not ascertainable' refers to the inability to specify the fees that will be charged by the ATMs.

Fees and charges

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:

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.	\$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:	
<ul style="list-style-type: none"> Financial institution commission; 	2% of the withdrawal amount.
<ul style="list-style-type: none"> Visa card commission; and 	2% of the withdrawal amount.
<ul style="list-style-type: none"> 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).

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.

How do I activate my Visa Debit Card?

Activate your Visa Debit Card by logging in to CustomerZone - customerzone.resimac.com.au, select:

1. Cards;
2. Click on the relevant card to access the card details page;
3. Click on Activate Card and follow the prompt.

CustomerZone is a platform providing borrower(s) online access to their loan.

Alternatively, the borrower can call 1800 994 153 between 8:30am and 5:00pm Monday to Friday AEST, to activate the card. The card will become active within two working days thereafter. Please note the borrower can only activate their own card.

What happens if my Visa Debit Card is lost or stolen?

You can easily stop transactions occurring on your card and ask for a replacement via CustomerZone.

To block transactions, select 'Cards' from the vertical menu on the left side of the screen. In the 'Card Details' page, find 'Block Card' and use the slider to stop transactions.

You can replace your card one of two ways. Please note a fee of \$4.50 applies.

The quickest method is to first select:

1. 'Cards' from the vertical menu;
2. Select 'Replace Card' in the Card Details page;
3. Follow the prompts in the 'Replace Debit Card' page;
4. Select 'Proceed'.

You may also replace your card by selecting:

1. 'Requests' from the vertical menu;
2. Under the 'New request' tab, you'll see the 'How can we help?' dropdown menu;
3. Select 'Debit Card Request' and follow the prompts;
4. Select 'Proceed'.

Important - A copy of the Visa Debit Card Conditions of Use, together with the Third Party Fee Schedule is available on our website. The borrower should read this before using their Visa Debit Card.

Get in touch

To find out more, speak to your BDM or visit broker.resimac.com.au today.