

# Schedule of fees and charges



Application fees	
Lender settlement fee (Prime Standard / Flex) payable at settlement.	\$199
Lender settlement fee (Prime Alt Doc) payable at settlement.	\$599
Lender settlement fee (Specialist) payable at settlement.	\$949
Valuation fee (Prime and Specialist lending) payable on application.	At cost
Annual fee (Prime Flex loan only).	\$299
Legal document preparation fee (Prime lending).	At cost
Legal document preparation fee (Specialist lending).	Nil
Title insurance (Prime lending).	Nil
Title insurance (Specialist lending).	Nil

  

Fees and charges	
CustomerZone system phone or internet transactions.	Free
Statements (regular half-yearly statements).	Free
Interim statement fee.	\$5.50 per extra statement
Deposit book.	Free
Dishonour fee.	\$35
Manual redraw fee.	\$26
Priority payment administration fee.	\$15
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.	Not ascertainable

  

Variations	
Variation fee.	\$165 - \$195
Valuation fee.	Not ascertainable
Third party fees.	Not ascertainable

  

Discharges	
Discharge administration fee.	\$300 per loan
Panel solicitor instructed to act on our behalf for a discharge.	Not ascertainable
Third party fees.	Not ascertainable

  

Other	
Document retrieval fee.	\$25 per retrieval request

# 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:

<b>Telegraphic transfer fee</b> - payable for each telegraphic transfer you ask us to organised 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

### Electronic transaction fees and charges

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

<b>Direct debit fee</b> - payable whenever an amount is debited directly from your loan account. No redraw fee is payable in addition.	\$0 per transaction
<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.	\$0 per transaction
<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 per transaction

### Visa Debit Card fees and charges

<b>Annual Visa Debit Card fee</b> - payable each year in advance from the first use of your card.	\$0 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. <b>Note</b> - for a withdrawal at a Redi ATM the maximum charge is up to \$2.50 per transaction.
<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). <b>Note</b> - for a balance enquiry at a Redi ATM the maximum amount charged is \$2.50 per transaction.
<b>ATM withdrawal fee from an international ATM network</b> - 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"><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 <b>Note</b> - these fees are not only limited to ATM withdrawals (e.g. the same fees will apply to purchase transactions).
<b>PIN change at any Redi ATM machine</b>	60c per PIN change request from a Redi ATM
<b>Chip authentication</b>	3c per transaction
<b>Visa Debit Card repayment</b> - 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.