

Loan Access Card application form

Loan account number:

Portion:

APPLICANT 1

Mr Ms Mrs Miss Other:

Surname

First name

Middle name/s

Date of birth (DD/MM/YYYY): / /

Home phone

Work phone

Mobile

Email

Residential address

Suburb

State

Postcode

Name to appear on card (maximum 14 characters)

Loan portion to be linked to card Card limit amount (max. \$5k)

APPLICANT 2

Mr Ms Mrs Miss Other:

Surname

First name

Middle name/s

Date of birth (DD/MM/YYYY): / /

Home phone

Work phone

Mobile

Email

Residential address

Suburb

State

Postcode

Name to appear on card (maximum 14 characters)

Loan portion to be linked to card Card limit amount (max. \$5k)

Declaration

Important - By signing below, I/we agree to the acknowledgement and consent contained on the back of this application.

Signature (Applicant 1)

Name in print

Date: / /

Signature (Applicant 2)

Name in print

Date: / /

IMPORTANT NOTE - 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 Loan Access Card.

NOTIFICATION OF CHEQUE, DEBIT CARD & ELECTRONIC TRANSACTIONS - FEE AMENDMENTS

Background

- a) You have a loan from us as detailed in a loan agreement.
- b) In connection with the loan agreement, we have amended or removed existing fees and charges and introduced new associated fees and charges.

Terms:

Separation of fee headings:

1. Pursuant to the terms of the loan agreement we have made amendments to the existing fees and charges and introduced new fees and charges pertaining to cheque, debit card and electronic transactions under new fee headings as listed in the schedule headed "Fee Schedule" to this agreement.

2. In this Notification:

"we" or "us" means the personal named as lender in the loan agreement and includes its successors and assigns:

"you" means the person or persons named as "Customer" and, if there are more than one, includes each of them separately and every two or more of them jointly. "You" also includes your successors and assigns;

words printed like this have the meanings given to them in the loan agreement.

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.

Cheque fee - payable for each bank cheque you ask us to draw on settlement of your loan Varies by ATM

Telegraphic transfer fee - payable for each telegraphic transfer you ask us to organise on settlement of your loan Varies by ATM

Electronic funds transfer fee - payable for each electronic transfer you ask us to organise on settlement of your loan Varies by ATM

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.

Cheque presentation fee - 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 per transaction

Cheque deposit fee - payable whenever a cheque payment is credited to your line of credit sub-account. \$1 per transaction

Direct debit fee - payable whenever an amount is debited directly from your loan account. No Redraw Fee is payable in addition. \$0 per transaction

Stop payment fee - 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 per request

Cheque presentation fee - 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 per transaction

Cheque deposit fee - payable whenever a cheque payment is credited to your line of credit sub-account. \$1 per transaction

Direct debit fee - payable whenever an amount is debited directly from your loan account. No Redraw Fee is payable in addition. \$0 per transaction

Stop payment fee - 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 per request

Special answer fee - payable whenever you request us to obtain special clearance on a cheque you deposit into your loan account. \$25 per request

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

Cheque dishonour (outward) fee - 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 per dishonour

Cheque dishonour (inward) fee - 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 per dishonour

Copy of cheque fee - payable whenever you require a copy made of a cheque that you've drawn. \$15 per copy

Additional cheque book fee - payable whenever we supply you with a cheque book. Your first cheque book is free. \$5 per book

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

Debit loan access card fees and charges

Annual debit loan access 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. Varies by ATM.
 Note: for a withdrawal at a Redi ATM the maximum charge is up to \$2.50 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. The total amount of this fee is made up of:

- the ATM owner's usage fee, plus
- any fee charged for using a third party ATM

Varies by ATM

ATM balance enquiry fee - payable whenever you make a balance enquiry using an automatic teller machine. Varies by ATM (check the ATM screen for the amount).
 Note: for a balance enquiry at a Redi ATM, the maximum charge is up to \$2.50 per transaction

ATM withdrawal fee from an international ATM network - payable whenever you withdraw cash using your debit card outside Australia. The following commission is charged on each withdrawal:

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|---|-----------------------------|
| • Financial institution commission; | 2% of the withdrawal amount |
| • Visa card commission; and | 2% of the withdrawal amount |
| • Overseas ATM network fees and commissions | Varies by ATM |

Note: these fees are not only limited to ATM withdrawals. For example, the same fees will apply to purchase transactions.

Cash deposit clearing fee - payable whenever you make a cash deposit from your debit card to your loan account \$5 per deposit

PIN change at any Redi ATM machine	\$0.60 per PIN change request from a Redi ATM
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Chip authentication	\$0.03 per transaction
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Loan Access Card replacement (this is a replacement for a lost or stolen card)	\$4.50 per card
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