

## Schedule of fees and charges

### Application fees

Lender settlement fee (Prime Lending) payable at settlement	\$0
Lender settlement fee (Specialist Lending) payable at settlement	\$0
Valuation fee (Prime Lending and Specialist Lending) payable on application*	\$0
Legal document preparation fee (Prime Lending)	At cost
Legal document preparation fee (Specialist Lending)	\$0
Title insurance (Prime Lending)	\$132 (loans up to \$600,000) \$238 (loans up to \$1,000,000)
Title insurance (Specialist Lending)	\$0

### Fees and charges

Loan Access System (LAS) phone or internet transactions	Free
Statements (regular half-yearly statements)	Free
Interim statement fee	\$5.50 per extra statement
Deposit book	Free
Dishonour fee	\$55
Manual redraw fee	\$26
Arrears management fee	\$55 per month (Prime) \$75 per month (Specialist)
Break costs (fixed rate loans only)	Refer to individual loan agreement

### Transaction fees

First 15 transactions per month (cheque transactions and outward direct entry)	Free
<b>TRANSACTIONS FEES THEREAFTER:</b>	
All subsequent cheque transactions	\$1
All subsequent cheques (presented)	\$1
All subsequent cheques (deposited)	\$1
All subsequent outward direct debit entries	\$1

### Settlement fees

Cheque fee	\$6.50 per cheque
Telegraphic transfer fee	\$26 per transfer

## Perpetual Trustee Company charges

ELECTRONIC FUNDS TRANSFER FEE:	
A solicitor account with Westpac	\$1.50 per transfer
A financial institution other than Westpac	\$12 per transfer

## Variations

Proportional deferred establishment fee	Refer to individual loan agreement
Consent to subsequent mortgage fee	\$110
Consent to lease fee	\$27.50
Variation fee	Not ascertainable
Splitting fee	\$110

## Discharges

Discharge administration	\$0
Discharge preparation fee <sup>^</sup>	\$0
Discharge attendance fee <sup>^</sup>	\$0
Settlement cancellation fee	\$55 per cancellation
Deferred establishment fee	Refer to individual loan agreement
If Resimac Limited instructs a Panel Solicitor to act on our behalf for a discharge	Not ascertainable

## Other

Document retrieval fee	\$33 per retrieval request
Copying fee	\$5.50 per page
Courier fee	\$22 per delivery location
Urgent document fee	\$55 per matter
Old document retrieval fee	\$44 per matter
Execution fee	\$33 per matter
Copy of mortgage fee	Not ascertainable

\* Valuation cost up to a maximum of \$500 provided free of charge. For valuation costs totalling more than \$500 a fee may be payable by the borrower.

<sup>^</sup> The discharge preparation fee and discharge attendance fee are collectively referred to in our Loan Agreement as the Lender's Discharge Fees and Disbursements. The fee of \$308.00 per discharge event does not apply. Third party fees apply. These may include, but are not limited to: a settlement cancellation fee in the event your loan cannot be discharged on the agreed date, any applicable government fees, telegraphic transfer costs, and or/cheque distribution costs

## Third party access fee schedule

### Effective March 2021

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
---	-----------------

### ELECTRONIC TRANSACTION FEES & 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.	\$22 per dishonour
--	--------------------

<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
---	---------------------

### DEBIT LOAN ACCESS CARD FEES & CHARGES

<b>Annual debit loan access 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.	Varies by ATM. Note: for a withdrawal at a RediATM the max. 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>	Varies by ATM.
--	----------------

<b>ATM balance enquiry fee</b> - 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 RediATM, the max. amount charged is \$2.50 per transaction.
--	--

## DEBIT LOAN ACCESS CARD FEES & CHARGES (cont'd)

**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:

<ul style="list-style-type: none"><li>Financial institution commission;</li></ul>	2% of the withdrawal amount
<ul style="list-style-type: none"><li>Visa card commission; and</li></ul>	2% of the withdrawal amount
<ul style="list-style-type: none"><li>Overseas ATM network fees and commissions.</li></ul>	Varies by ATM. Note: these fees are not limited to ATM withdrawals (e.g. the same fees will apply to purchase transactions).
<hr/> <b>PIN change at any RediATM machine</b>	\$0.60 per PIN change request from a RediATM
<hr/> <b>Chip authentication</b>	\$0.03 per transaction
<hr/> <b>Loan access replacement (this is a replacement for a lost or stolen card)</b>	\$4.50 per card

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