

# 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.