

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.

Cheque fee - payable for each bank cheque you ask us to draw on settlement of your loan	Unascertainable
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Telegraphic transfer fee - payable for each telegraphic transfer you ask us to organise on settlement of your loan	Unascertainable
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Electronic funds transfer fee - payable for each electronic transfer you ask us to organise on settlement of your loan	Unascertainable
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ELECTRONIC TRANSACTION FEES & 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
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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
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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
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DEBIT LOAN ACCESS CARD FEES & CHARGES

Annual debit loan access card fee - payable each year in advance from the first use of your card.	\$0 per transaction
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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 RediATM the max. charge is up to \$2.50 per transaction.
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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: <ul style="list-style-type: none"> the ATM owner's usage fee, plus any fee charged for using a third party ATM. 	Varies by ATM.
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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 RediATM, the max. amount charged is \$2.50 per transaction.
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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">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.	Varies by ATM. Note: these fees are not limited to ATM withdrawals (e.g. the same fees will apply to purchase transactions).
PIN change at any RediATM machine	\$0.60 per PIN change request from a RediATM
Chip authentication	\$0.03 per transaction
Loan access replacement (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.