

Visa[®] Loan Access Card

Information guide



The Visa[®] Loan Access Card gives access to the redraw you have available on your **homeloans.com.au** loan. You now have the ability to access your funds electronically using EFTPOS or Automatic Teller Machines (ATMs). The Loan Access Card is issued by the Cuscal card platform and can be used wherever the Visa[®] logo is accepted.

Who can obtain the Loan Access Card?

Individual borrowers can request a Loan Access Card, and excludes individual guarantors, individual trustees, individual non-residents and directors of Company applicants. New borrowers can opt for the Loan Access Card at loan application by completing the relevant section of the Application Form. Existing borrowers can also receive the Loan Access Card by completing a card application form available in the secure section of the **homeloans.com.au** website.

How many cards can be obtained per loan?

One (1) card per individual borrower per loan. Where two cards are obtained, the available credit limit is split between the two cards. For example, if each card limit is \$2,000 and the loan redraw is \$3,000, each card will have a limit of only \$1,500. Similarly, if one borrower then utilises their entire limit of \$1,500, then each card will have a limit of only \$700, with the additional \$100 redraw accessible by means other than the Loan Access Card.

How frequently will statements be issued?

When the Loan Access Card is obtained, you will receive your statements on a monthly basis.

What account option do I choose when making a purchase or using an ATM?

You can select the SAVINGS option.

What portion is linked to the card?

You can select the portion on your loan to be linked to the Loan Access Card. You can transfer funds between portions online in order to move funds to the linked portion.

What is the limit on the card?

The Loan Access Card is a debit card, so you can only access your available funds. All cards will have a limit based on an amount you nominate (maximum \$5,000) or the actual redraw available.

What are the fees?

Fees for the Loan Access Card are noted in the table below. 'Varies by ATM' refers to the inability to specify the fees that will be charged by the ATMs.

Cheque fee - payable for each bank cheque you ask us to draw on settlement of your loan	Unascertainable
Telegraphic transfer fee - payable for each telegraphic transfer you ask us to organise on settlement of your loan	Unascertainable
Electronic funds transfer fee - 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.

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

Debit loan access card fees and charges (cont'd)

<p>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:</p> <ul style="list-style-type: none"> • the ATM owner's usage fee, plus • any fee charged for using a third party ATM 	<p>Varies by ATM</p>
<p>ATM balance enquiry fee - payable whenever you make a balance enquiry using an automatic teller machine</p>	<p>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</p>
<p>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:</p> <ul style="list-style-type: none"> • Financial institution commission; • Visa card commission; and • Overseas ATM network fees and commissions 	<p>2% of the withdrawal amount</p> <p>2% of the withdrawal amount</p> <p>Varies by ATM</p>
<p><i>Note: these fees are not only limited to ATM withdrawals. For example, the same fees will apply to purchase transactions.</i></p>	
<p>PIN change at any Redi ATM machine</p>	<p>\$0.60 per PIN change request from a Redi ATM</p>
<p>Chip authentication</p>	<p>\$0.03 per transaction</p>
<p>Loan Access Card replacement (this is a replacement for a lost or stolen card)</p>	<p>\$4.50 per card</p>

How do I activate my loan access card?

Once you have received both the Loan Access Card and the PIN, you can activate the new Loan Access Card by logging in to Loan Enquiry and selecting Loan Summary > Loan Access Card > Activate Card. Loan Enquiry is a platform providing you with online access to your loan.

Alternatively, you can call 1800 994 153 between 8:30am and 5:00pm Monday to Friday AEST to activate the card. The card will become active within two working days thereafter. Please note you can only activate your own card.

What happens if my loan access card is lost or stolen?

If the card is lost or stolen you should contact Cuscal immediately on 1800 648 027. Overseas +61 2 8299 9101. You will be asked a series of questions to verify your identity.

Our contact details

[homeloans.com.au](https://www.homeloans.com.au) Pty Ltd

Australian Credit Licence 390850 / ABN 49 118 337 367

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[p 1800 111 001](tel:1800111001) / [e contactus@homeloans.com.au](mailto:contactus@homeloans.com.au)

Important note - A copy of the Visa® Loan Access Card Conditions of Use together with the Third Party Access Fee Schedule is available on our website. We encourage you to read this before using your Loan Access Card.

Disclaimer - Information contained in this document is intended to be general information regarding the matters covered, does not constitute legal, accounting, tax or other financial advice, and is not tailored to your specific circumstances. You should consider your own circumstances and seek advice from your professional advisers before making any decisions that may impact your financial position.