

# Visa Debit Card application form

NOTE - Your Visa Debit Card will be linked to the nominated portion of your loan account.

Loan number:

Portion:

## Customer 1

Mr  Mrs  Ms  Miss  Other:

First name

Middle name (mandatory if you have a legal middle name)

Surname

Date of birth:

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 (maximum \$5,000)

## Customer 2

Mr  Mrs  Ms  Miss  Other:

First name

Middle name (mandatory if you have a legal middle name)

Surname

Date of birth:

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 (maximum \$5,000)

## Declaration

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

Signature (Customer 1)

Name in print

Date:

Signature (Customer 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 Visa Debit Card.

## Notification of cheque, debit card and electronic transactions - fee amendments

### Background

- You have a loan from us as detailed in a loan agreement.
- 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:

- 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.

- In this Notification:

'we' or 'us' means the person named as lender in the loan agreement and includes its successors and assigns'

'you' means the person or persons name 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.

## 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
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<b>Electronic funds transfer fee</b> - payable for each electronic transfer you ask us to organise on settlement of your loan.	Unascertainable
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### 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
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<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
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<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
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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> </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>	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.