

# Loan Access Card Factsheet

The Loan Access Card provides individual borrowers with access to the redraw they have available on their RHG Mortgages loan. Borrowers now have the ability to access their 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.

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## 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 RHG Mortgages website.

## How many cards can be obtained per loan?

One (1) card per individual borrower per loan. Where 2 cards are obtained, the available credit limit is split between the 2 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.

## Is the Loan Access Card available for fixed interest rate portions?

The Loan Access Card is not available during the fixed interest rate periods but will become available when the loan portion rolls over to a variable interest rate.

## Which products are excluded from taking up the Loan Access Card?

Excluded from obtaining the Loan Access Card are the following Prime loans (most of which are no longer available): Basics Loan, Non-Resident Loan, and loans for Companies, Trusts/Trustees and Guarantors.

## How frequently will statements be issued?

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

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

Borrowers can select the SAVINGS option.

## What portion is linked to the card?

Borrowers can select the portion on their loan to be linked to the Loan Access Card. The borrower has the ability to 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 borrowers can only access their available funds. All cards will have a limit based on an amount nominated by the borrower (maximum \$5,000) or the actual redraw available.

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## What are the fees?

Fees for the Loan Access card are noted in the table below. 'Not ascertainable' refers to the inability to specify the fees that will be charged by the ATMs.

<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

## Cheque and electronic transaction fees and charges

Under the fees below, a 'transaction' includes when a drawee of your cheque presents the cheque that you've draw, crediting a cheque payment to the line of credit sub-account, and direct debit from your loan account.

The first 15 transactions you make each calendar month are free.

<b>Cheque presentation fee</b> - payable whenever a cheque that you've drawn in presented for payment by the drawee. No Redraw Fee is payable in addition. The Redraw Fee is defined in the Financial Table of your Loan Contract.	\$1.00 per transaction
<b>Cheque deposit fee</b> - payable whenever a cheque payment is credited to your line of credit sub-account.	\$1.00 per transaction
<b>Direct Debit fee</b> - payable whenever an amount is debited directly from your loan account. No Redraw Fee is payable in addition.	\$0.00 per transaction
<b>Stop Payment fee</b> - payable whenever you request us not to make a payment in respect of a cheque you have drawn, regardless of whether or not the stop is successful.	\$15.00 per request
<b>Special Answer fee</b> - payable whenever you request us to obtain special clearance on a cheque you deposit into your loan account.	\$25.00 per request
<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.	\$22.00 per dishonour
<b>Cheque Dishonour (Outward) fee</b> - payable whenever a cheque you have drawn is presented for payment by the drawee, and you have insufficient funds in your loan account to make that payment.	\$22.00 per dishonour
<b>Cheque Dishonour (Inward) fee</b> - payable whenever you present a cheque for deposit into your line of credit sub-account, and the cheque is dishonoured by the paying bank.	\$22.00 per dishonour
<b>Copy of Cheque fee</b> - payable whenever you require a copy made of a cheque that you've drawn.	\$15.00 per copy

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<b>Additional Cheque Book fee</b> - payable whenever we supply you with a cheque book. Your first cheque book is free.	\$5.00 per book
<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.	\$0.00 per transaction

## Debit Loan Access Card fees and charges

<b>Annual Debit Loan Access Card fee</b> - payable each year in advance from the first use of your card.	\$0.00 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. NOTE: for a withdrawal at a Redi ATM the maximum 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>	Unascertainable
<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) NOTE: for a balance enquiry at a Redi ATM, the maximum amount charged is \$2.50 per transaction.
<b>ATM Withdrawal fee</b> - 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> <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  NOTE: these fees are not only limited to ATM withdrawals. For example, the same fees will apply to purchase transactions.

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Cash Deposit Clearing fee - payable whenever you make a cash deposit from your debit card to your loan account.	\$5.00 per deposit
PIN change at any Redi ATM Machine	\$0.60 per PIN change request from a Redi ATM
Chip Authentication	\$0.03 per transaction
Loan Access Replacement (this is a replacement for a lost or stolen card)	\$4.50 per card

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## How do I activate my Loan Access Card?

Once a borrower has received both the Loan Access Card and the PIN, the borrower 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 borrower/s online access to their loan.

Alternatively, the borrower 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 2 working days thereafter. Please note the borrower can only activate their own card.

## What happens if my Loan Access Card is lost or stolen?

If the card is LOST or STOLEN the borrower should contact Cuscal immediately on 1800 648 027. Overseas +61 2 8299 9101. The borrower will be asked a series of questions to verify their identity.

## 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 Loan Access Card.

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The Servicing Company Pty Ltd (Australian Credit Licence 450382) servicing on behalf of RHG Mortgage Corporation Limited trading as RHG Mortgages. ABN 48 065 912 932.