

# Schedule of Fees & Charges

## Application Fees

Lender Settlement Fee (Prime Lending) payable at settlement	Nil
Lender Settlement Fee (Specialist Lending) payable at settlement	\$949
Valuation Fee (Prime Lending and Specialist Lending) payable on application	At cost
Annual Fee (Platinum Basic only)	\$199
Legal Document Preparation Fee (Prime Lending)	At cost
Legal Document Preparation Fee (Specialist Lending)	Nil
Title Insurance (Prime Lending)	\$132 (loans up to \$600,000) \$238 (loans up to \$1,000,000)
Title Insurance (Specialist Lending)	Nil

## Fees & Charges

Loan Access System (LAS) Phone or Internet Transactions	Free
Statements (regular half-yearly statements)	Free
Interim Statement Fee	\$5.50 per extra statement
Deposit Book	Free
Dishonour Fee	\$55
Manual Redraw Fee	\$26
Arrears Management Fee	\$55 per month (Prime) \$75 per month (Specialist)
Break Costs (fixed rate loans only)	Refer to individual loan agreement

## Transaction Fees

First 15 transactions per month (cheque transactions and outward direct entry)	Free
<b>Transaction fees thereafter:</b>	
All subsequent cheque transactions	\$1
All subsequent cheques (presented)	\$1
All subsequent cheques (deposited)	\$1
All subsequent outward direct debit entries	\$1

## Cheque Book Facility (Line of Credit only)

Cheque Book - first book	Free
Cheque Book - each additional book (25, 100 or 200 cheques available per book)	\$5
Stop Payment Fee	\$15 per request
Special Answer Fee	\$25 per request
Cheque Dishonours (outward)	\$22 per matter
Copy of Physical Cheque	\$15 per copy

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## Settlement Fees

Cheque Fee	\$6.50 per cheque
Telegraphic Transfer Fee	\$26 per transfer

## Perpetual Trustee Company Charges

### Electronic Funds Transfer fee:

A solicitor account with Westpac	\$1.50 per transfer
A financial institution other than Westpac	\$12 per transfer

## Variations

Proportional Deferred Establishment Fee	Refer to individual loan agreement
Consent to Subsequent Mortgage Fee	\$110
Consent to Lease Fee	\$27.50
Variation Fee	Not ascertainable
Splitting Fee	\$110

## Discharges

Discharge Administration Fee	\$300 per security
Discharge Preparation Fee	\$223 per attendance
Discharge Attendance Fee	\$85 per attendance
Settlement Cancellation Fee	\$55 per cancellation
Deferred Establishment Fee	Refer to individual loan agreement
If Resimac Limited instructs a Panel Solicitor to act on our behalf for a discharge	Not ascertainable

## Other

Document Retrieval Fee	\$33 per retrieval request
Copying Fee	\$5.50 per page
Courier Fee	\$22 per delivery location
Urgent Document Fee	\$55 per matter
Old Document Retrieval Fee	\$44 per matter
Execution Fee	\$33 per matter
Copy of Mortgage Fee	Not ascertainable

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## Third Party Access Fee Schedule

Effective - March 2019

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>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 drawn, 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
<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

# Schedule of Fees & Charges

## 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.
<b>Cash Deposit Clearing fee</b> - 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

Issued by Resimac Ltd Australian Credit Licence 247283 on behalf of Perpetual Trustee Company Limited ACN 000 001 007.