



SCHEDULE OF FEES



TRANSACTION TYPE FEE

Loan Access System (LAS)	Telephone or Internet Transactions Free
Statements	(Regular Quarterly Statements) Free
Interim Statement Fee	\$5.50 per extra statement
Deposit Book	Free
Dishonour Fee	\$55.00
Manual Redraw Fee	\$26.00
Arrears Management Fee	\$55.00 per month
Break Costs (Fixed Rate Loans only)	Refer to Individual Loan Agreement

Transaction Fees (Cheque Transactions & Outward Direct Entry)

First fifteen (15) Transactions per month	Free
Transaction Fees Thereafter:	
All Subsequent Cheque Transactions	\$1.00
All Subsequent Cheques (Presented)	\$1.00
All Subsequent Cheques (Deposited)	\$1.00
All Subsequent Outward Direct Debit Entries	\$1.00

Cheque Book Facility (Line of Credit only)

Cheque Book	First Book Free
	Each Additional Book
	(25, 100 or 200 cheques available per book) \$5.00
Stop Payment Fee	\$15.00
Special Answer Fee	\$25.00
Cheque Dishonours (Outward)	\$25.00
Copy of Physical Cheque	\$15.00
Line of Credit Account Keeping Fee	\$0.00

Settlement Fees

Cheque Fee	\$6.50 per cheque
Telegraphic Transfer Fee	\$26.00 per transfer

Perpetual Trustee Company charges

Electronic Funds Transfer Fee:		
	A solicitors account with Westpac	\$1.50 per transfer
	A financial institution other than Westpac	\$12.00 per transfer

Variations

Proportional Deferred Establishment Fee	Refer to individual Loan Agreement
Consent to Subsequent Mortgage Fee	\$110.00
Consent to Lease Fee	\$27.50
Variation Fee	\$ Not Ascertainable
Splitting Fee	\$110.00 per request

Discharges

If RESIMAC instructs a Panel Solicitor to act on our behalf	\$ Not Ascertainable
Discharge Fee	\$300
Discharge Preparation Fee	\$223.00 per attendance
Discharge Attendance Fee	\$85.00 per attendance
Settlement Cancellation Fee	\$55.00 per cancellation
Deferred Establishment Fee	Refer to individual Loan Agreement

Others

Document Retrieval Fee	\$33.00 per retrieval request
Copying Fee	\$5.50 per page
Courier Fee	\$22.00 per delivery location
Urgent Document Fee	\$55.00 per matter
Old Document Retrieval Fee	\$44.00 per matter
Execution Fee	\$33.00 per matter