

**Note:** Your Loan Access Card will be linked to the nominated portion of your loan account.

Loan Account Number	
Portion Number	

**Applicant 1 Details**

Mr  
  Mrs  
  Ms  
  Miss  
  Other:

Surname

First Name

Middle Name(s)

Date of Birth (dd/mm/yyyy)

Driver's Licence Number      Expiry Date

Home Phone                      Work Phone

Mobile                              Email

Current Address

Address for Posting Statements (if different to above)

Name to Appear on Card

Loan Portion to be Linked to Card

Card Limit Amount (max \$5,000)

Yes     No

Customer ID Form Attached

**Applicant 2 Details**

Mr  
  Mrs  
  Ms  
  Miss  
  Other:

Surname

First Name

Middle Name(s)

Date of Birth (dd/mm/yyyy)

Driver's Licence Number      Expiry Date

Home Phone                      Work Phone

Mobile                              Email

Current Address

Address for Posting Statements (if different to above)

Name to Appear on Card

Loan Portion to be Linked to Card

Card Limit Amount (max \$5,000)

Yes     No

Customer ID Form Attached

**Declaration**

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

Signature (Applicant 1)	Name in Print	Date
Signature (Applicant 2)	Name in Print	Date

# NOTIFICATION OF CHEQUE, DEBIT CARD & ELECTRONIC TRANSACTIONS • FEE AMENDMENTS

## BACKGROUND

A You have a loan from us as detailed in a loan agreement.

2

In this Notification:

B In connection with the loan agreement, we have amended or removed existing fees and charges and introduced new associated fees and charges.

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

Terms:

“you” means the person or persons named 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;

Separation of fee headings

1 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.

words printed like this have the meanings given to them in the loan agreement.

## FEE SCHEDULE

### Cheque and electronic transaction fees and charges

For the purposes of the fee disclosure below, a “transaction” includes the presentation by the drawee of a cheque that you have drawn, the credit of a cheque payment to the line of credit sub-account of the loan account and the direct debit of an amount from the loan account.

Stop payment fee - payable whenever you request us not to make a payment in respect of a cheque you have drawn. \$15.00 per request

Special answer fee - payable whenever you request us to obtain special clearance on a cheque you deposit into the loan account. \$25.00 per matter

Direct entry dishonour fee - payable whenever you instruct us to effect payment by directly debiting the loan account and you have insufficient funds in the loan account to make that payment. \$22.00 per matter

Cheque dishonour (outward) fee - payable whenever a cheque you have drawn is presented for payment by the drawee, and you have insufficient funds in the loan account to make that payment. \$22.00 per matter

Cheque dishonour (inward) fee - payable whenever you present a cheque for deposit into the line of credit sub account of the loan account, and the cheque is dishonoured by the paying bank. \$22.00 per matter

Copy of cheque fee - payable whenever you require a copy made of a cheque that you have drawn. \$15.00 per copy

Additional cheque book fee - payable whenever we supply you with a cheque book but excluding the first cheque book we supply you with (which is free) \$5.00 per book

### Debit Card fees and charges

ATM withdrawal fee (Westpac ATM) - payable whenever you make a withdrawal from the loan account using a Westpac automatic teller machine. No redraw fee is payable with respect to any such withdrawal. Nil

ATM withdrawal fee (non-Westpac ATM) - payable whenever you make a withdrawal from the loan account using an automatic teller machine (other than a Westpac automatic teller machine). No redraw fee is payable with respect to any such withdrawal. The total amount of this fee is made up of:

- ATM owner withdrawal fee; and Not ascertainable (check the ATM screen for the amount)
- Westpac fee for withdrawal from non-Westpac ATM. The amount payable is not known at the disclosure date but will be the amount of the fee (if any) actually charged to us by Westpac in relation to the withdrawal. Not ascertainable

ATM balance enquiry fee (non-Westpac ATM) - payable whenever you make a loan account balance enquiry using an automatic teller machine (other than a Westpac automatic teller machine).	Not ascertainable
ATM withdrawal fee (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>Westpac commission;</li> </ul>	1.50% of the withdrawal amount
<ul style="list-style-type: none"> <li>MasterCard commission; and</li> </ul>	1.00% of the withdrawal amount
<ul style="list-style-type: none"> <li>overseas ATM network fees and commissions.</li> </ul>	Not ascertainable
Cash deposit clearing fee - payable whenever you make a cash deposit from your debit card to your loan account.	\$5.00 per deposit