

Loan Establishment Fees (new borrowing and top ups)

Mortgage Secured Loan (new)	\$500.00
Mortgage Secured Loan (top up)	\$200.00
Second Mortgage (new)	\$400.00
Second Mortgage (top up)	\$200.00
Bridging Loan	\$500.00
Retiree Access Loan	\$500.00
Fair Rate Personal Loan	\$150.00
Fixed Rate Car Loan	\$190.00
Business Car Loan	\$190.00
Business Equipment Loan	\$190.00
Personal Loan (top up)	\$100.00
Overdrafts (new and top up)	\$50.00
Loan Switch Fee If you switch your loan account from one mortgage type to another (e.g. change from a variable interest rate product to a fixed interest rate product)	\$200.00

Commercial Loans

Fee is based on the loan amount approved at the time of application

Third Party Expenses

Valuation Fee	At cost
Legal Fees Legal services including preparation of legal documents and attending settlement	At cost
Land Title Office Registration Fee	At cost
Lenders Mortgage Insurance (if required)	At cost
Stamp Duty (Mortgage)	At cost
Stamp Duty (Vehicle Mortgage)	At cost
Title Search Fee	\$20.00

Other fees

Mortgage Administration Fee If we are asked by you or your legal representative to make any of our loan documents available to you during the life of the loan	\$150.00
Consent Fee If you request us to give our consent to a subsequent mortgage in favour of another lender where we hold the prior mortgage	\$300.00
Mortgage Discharge Fee If you repay your loan and request us to discharge your mortgage, this fee includes our cost and is in addition to any costs incurred by us from external parties	\$300.00 (plus external costs)
Personal Property Security Registration or Extension Fee (PPSR)	\$5.00
Variation of security or other loan details requiring us to issue new documents or re-assess your loan in any way	\$200.00
Late Payment Fee (over 3 days)	\$15.00
Default Notice Fee	\$50.00

Fixed Rate Fees

Fixed Rate Lock Fee You can guarantee the fixed interest rate quoted to you at loan approval for up to 90 days from the date of approval.	\$500.00 or 0.15% of the total fixed rate loan amount (whichever is the higher).
Break Cost Fee A Break Cost Fee may be payable if you repay your loan, or switch to another type of loan, during the period that your loan interest rate is fixed. This fee varies based on a number of factors and is calculated upon request.	

Redraw Fee

Personal and Mortgage Loans	\$30.00
-----------------------------	---------

Credit Card Annual Fees

Low Rate Visa Credit Card	\$50.00
Platinum Visa Credit Card	\$249.00
Low Rate Business Credit Card	\$50.00

This document must be read together with the G&C Mutual Bank Account and Access Facility - Terms & Conditions and the Summary of Accounts, Availability of Access Facilities & Transaction Limits document.