

# Loan Fees and Charges Schedule

 Effective 1<sup>st</sup> July 2025

## 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	Dependent on loan amount
Retiree Access Loan	\$500.00
Fair Rate Personal Loan	\$150.00
Fixed Rate Car Loan	\$200.00
Business Car Loan	\$250.00
Business Equipment Loan	\$250.00
Personal Loan (top up)	\$100.00
Overdrafts (new and top up)	\$50.00
Bank Guarantee (new) \$250.00 or 0.25% of the Bank Guarantee amount, whichever is greater	Dependent on amount

## Commercial Fees

Establishment Fee	Based on the loan amount approved at the time of application
Ongoing Fees	
Early Termination Fee	Minimum 1.00% of total loan amount applied for or as 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
PEXA Fees	At cost
Land Title Office Registration Fee	At cost
Lenders Mortgage Insurance (if required)	At cost
Stamp Duty	At cost
Title Search Fee	At cost

This document must be read together with the Account and Access Facilities Terms and Conditions and the Summary of Account and Access Facilities.

## 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 Any other dealing on the title including 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 (plus external costs)
Mortgage Discharge Fee If you repay your loan and request us to discharge your mortgage.	\$300.00 (plus external costs)
Security Variation Fee Variation of security or other loan details requiring us to issue new documents or re-assess your loan in any way	\$200.00 (plus external costs)
Consent to subdivide	\$250.00 (plus external costs)
Progress Payments Fee One off charge for the administration of unlimited progress payments to fund a construction loan, payable at first funding.	\$300.00 (plus external costs)
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
Security Guarantor Fee Payable if a guarantor is listed on the loan schedule	\$200.00
Bank Guarantee Fee Payable half yearly in advance (minimum of \$250 pa)	2.50% pa of the amount
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.	

## Annual Fees

Low Rate Visa Credit Card	\$50.00
Low Rate Business Credit Card	\$50.00
Platinum Visa Credit Card	\$299.00
Overdraft Fee	\$50.00