

# Schedule of fees and charges ('Fees brochure')



## Effective - 26 May 2025

The fees and charges outlined below apply to your *loan account(s)* or activities relating to your *loan account(s)*. Italicised words have special meanings given to them in our *General Terms*.

### Fees charged at settlement of a new loan

**Application fee** - This fee applies to our assessment of your new loan application and is charged when we provide a conditional loan offer to you for acceptance. This fee is payable on or before the *settlement date*. \$399

**Settlement fee** - This fee applies if we settle a new loan and is payable on the *settlement date*. \$199

### Fees that may apply during your *loan term*

**Re-documentation fee** - This fee applies if we agree to amend your loan documentation after they have been issued to your solicitors to arrange for signing (and prior to the *settlement date* for your loan) \$250

**Discharge fee** - This fee applies if we agree to release your mortgage or any other *security*. \$250

**Variation fee** - This fee applies if we agree to amend your *loan* after the *settlement date* (including when we agree to provide a further advance to you under your loan). \$420

**Security substitution fee** - This fee applies if we agree to your request to replace your existing mortgage or other security with new mortgage or security. \$420

**Manual redraw fee** - This fee applies for any redraws completed manually by us on your behalf. You can manage your loan redraws using our online CustomerZone portal or via our Resimac NZ app. For more information on our online CustomerZone portal, please visit our website at [customerzone.resimac.co.nz](https://customerzone.resimac.co.nz) \$30

**Facility fee** - Other fees may apply to your loan (or a portion of your loan). We will set these out in your *Loan Details* (for new loan) or in our variation letter to a loan (for an existing loan). Varies

**Early repayment charge** - This is an amount that we charge to specifically recover the loss we suffer when you choose to repay your loan early. This charge only applies if your loan has a fixed interest rate. Further details on how the early repayment charge is calculated are set out in our *General Terms*. Varies

### Fees that may apply when there is a default under your loan agreement

**Default attendance fee** - This fees applies for each month (or part month) while your *loan account* is in default. We charge this fee to your *loan account* at the end of the relevant month, or earlier if you choose to repay your *loan* in full at the time of repayment. \$30

### Other charges that may apply to your *loan*

**Our legal costs and disbursements (incl. third-party costs)** - You must pay us the amount of legal costs and disbursements which we incur or have to pay our solicitors (or other relevant third party) as a result of: On advice from us from time-to-time

- your request for our consent to any matter relating to your loan agreement or any *security*; or
- any variation to your *loan account* or release of any *security* at your request; or
- an enforcement of your loan (or any *security* for your loan).

**Default interest** - If you don't pay an amount owing to us on its due date, you must pay us *default interest* on the unpaid amount. Please refer to our *General Terms* for more information about *default interest*. As calculated in accordance with your loan agreement

All fees and charges are subject to change.