

Schedule of Fees & Charges



Application and Settlement fees

Application processing fee	\$475
Valuation fee (payable on application)	At cost
Legal documentation fee (offset against application fee at settlement)	\$475
Legal re-documentation fee	\$250

Standard fees and charges

CustomerZone online Loan Access System / Phone / Internet transactions	Free
Statements (regular bi-yearly copies)	Free
Interim / Ad-hoc statements	\$5.50 per additional copy
Direct debit dishonour fee	\$30
Default arrears management / attendance fee	\$30 per month
Default arrears interest	3% p.a.
Fixed interest rate break costs (applicable to fixed loans only)	At cost (refer Customer Assist)

Variations fees

Additional advance ("Top-up")	\$475
Addition of new borrower / new loan agreement	\$475
Change of Limited Liability Trustee	\$475
Introduce Guarantor	\$475

Discharges fees

Full discharge administration and processing fee	\$495 per security
Partial discharge administration and processing fee	\$495
Security substitution fee	\$495

Miscellaneous fees and charges

Unpaid external direct debit item	\$30
Local body overdue rates payment demand - received	\$30
Local body overdue rates payment demand - processed	\$30
Insurance body overdue payment demand - processed	\$30
Official information act requests	Price on enquiry