



# Schedule of Fees & Charges

## Home Loan Products

Effective 1st May 2018

### Application & Ongoing Fees

These are the standard fees applicable to our Business Loan products.

Fee	Basic Home Loan	Standard Home Loan	Platinum Home Loan	Platinum Home Loan Professional
Establishment Fee	-	\$699	-	-
Annual Package Fee	-	-	\$400	\$400

### Other Fees

These fees may or may not be charged dependent on the circumstance of the loan.

Fee	Basic Home Loan	Standard Home Loan	Platinum Home Loan	Platinum Home Loan Professional
Property Valuation *	\$300	\$300	\$300	\$300
Progress Draw Fee (construction loans) <sup>2</sup>	\$110	\$110	\$110	\$110
Legal Fee	\$430	\$430	\$430	\$430
Legal Fee (Trust Deed Review)	\$132	\$132	\$132	\$132
Security Variation	\$300	\$300	\$300	\$300
Product Switch	\$300	\$300	\$300	\$300
Redraw (online / in branch)	\$10 / \$25	\$10 / \$25	\$0 / \$25	\$0 / \$25
Loan Top-up	\$250	\$250	\$250	\$250
Security Guarantee <sup>3</sup>	\$50	\$50	\$50	\$50
Changes to Loan Contract	\$150	\$150	\$150	\$150
Discharge Fee	\$300	\$300	\$300	\$300
Offset Facility (monthly fee)	-	\$5	\$0	\$0
Mortgage Security Registration Fee	Subject to State Government Requirements			
Break Cost Fee (fixed rate loans)	Refer to Loan Contract			
Lenders' Mortgage Insurance (if Loan to Value Ratio is above 80%)	Price Available on Application			
Mortgage Stamp Duty	Subject to State Government Requirements			

\* Fee varies dependent on type and complexity of property. Minimum fee shown. <sup>2</sup> Per progress draw <sup>3</sup> Per guarantor



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### What do these Fees Mean?

Annual Package Fee	An annual fee paid to administer your home loan.
Break Cost Fee	A Break Cost Fee may be payable if you repay your loan, or if you make an additional repayment, during any period in which your interest rate is fixed.
Changes to Loan Contract	Any amendments made to the loan after the loan contract has been created but before it has been funded will incur a fee.
Discharge Fee	Sometimes called a termination fee, this is charged when you pay out your loan. It covers the costs associated with releasing your title.
Establishment Fee	A one off upfront fee for setting up your home loan.
Legal Fee	A one off fee required to document and settle your loan.
Legal Fee (Trust Deed Review)	A trust deed is reviewed if a trust entity is the borrower or guarantor of the loan.
Lenders' Mortgage Insurance	Lenders' Mortgage Insurance protects us if you are unable to meet your mortgage repayments and the property has to be sold.
Loan Top-up	This is an additional establishment fee for increasing your home loan amount at any point after the home loan has been finalised.
Mortgage Security Registration Fee	This covers the State Government charge for registration of your home loan.
Mortgage Stamp Duty	Stamp Duty is a tax levied by Australian States and Territories on property purchases.
Offset Facility	This is the charge to have an offset facility linked to your loan.
Product Switch	Variations to your loan including changing product, fixing your interest rates or switching between interest only and principle and interest repayments, will incur a product switch fee.
Progress Drawing Fee	Applicable on construction loans when progressive payments are made to your builder.
Property Valuation	If using a property as security for the loan, we need to confirm what the property is worth. This fee covers the cost of valuing your property which can vary depending on type and complexity of the property.
Redraw	Charged if you access advance payment on your loan in-branch.
Security Guarantee	If you require or elect to have a guarantor for your loan, this fee is charged to cover the additional administration costs.
Security Variation	When there is a variation made to the security used for an existing loan agreement.