

Schedule of Loan Fees and Charges

Establishment Fees		Business Overdraft Facility Fee (Charged Quarterly)	
Unsecured Personal Loans	\$250.00	Up to \$5,000	\$40.00
Secured by a Goods Mortgage	\$300.00	\$5,001 to \$20,000	\$60.00
Secured by New Property Mortgage	\$700.00	\$20,001 to \$50,000	\$110.00
Secured by Existing Property Mortgage	\$400.00	\$50,001 to \$80,000	\$140.00
Secured by Guarantee	\$400.00	\$80,001 to \$110,000	\$170.00
		\$110,001 to \$140,000	\$210.00
Redraw of Advance (in Branch)	\$50.00	\$140,001 to \$170,000	\$240.00
		\$170,001 to \$200,000	\$270.00
		\$200,001 plus	on application
Solicitors Costs		Business/Commercial Loans and Overdrafts	
New Mortgage	at cost	New Application	from \$500.00
Variation of Mortgage	at cost	Increase/Variation	\$400.00
Discharge of Mortgage	\$350.00	Renegotiation	\$400.00
Disbursements		Business Guarantees	
Title Search Fee (Vic/NSW)	at cost	New Application	\$500.00
Lodging Agents Fee	at cost	Half Year Services Fee	0.50% of facility limit, minimum fee of \$50.00
Sundries (Fax, phone calls etc)	at cost	Loan Enforcement Expenses	
Discharge of Mortgage Fee (Vic/NSW)	at cost	<u>National Consumer Credit Code</u>	
Registration of Mortgage (Vic/NSW)	at cost	Notice of default	\$30.00
Stamp Duty	As per Government tables	<u>Non-National Consumer Credit Code Loans</u>	
Title Production Fee	\$50.00 (plus costs)	1st Arrears Notice	\$30.00
Valuation Cost	at cost	2nd Arrears Notice	\$30.00
Personal Overdraft Facility Fee		3rd Arrears Notice	\$30.00
Annual Fee	\$5 per month	4th Final Demand Notice	\$50.00
Monthly Loan Fee	\$10.00	Solicitors Letter	\$100.00 plus costs
(only on L35 Housing Loans)			