

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
	\$400.00	\$80,001 to \$110,000	\$170.00
Secured by Guarantee	Ş400.00	\$110,001 to \$140,000	\$210.00
Redraw of Advance (in Branch)\$50.00		\$140,001 to \$170,000	\$240.00
Solicitors Costs		\$170,001 to \$200,000	\$270.00
		\$200,001 plus	on application
New Mortgage at cost		Business/Commercial Loans and Overdrafts	
Variation of Mortgage	at cost	New Application	from \$500.00
Discharge of Mortgage	\$350.00	Increase/Variation	\$400.00
Disbursements		Renegotiation	\$400.00
		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,
Sundries (Fax, phone calls etc) at cost			minimum fee of \$50.00
Discharge of Mortgage Fee (Vic/NSW) at cost		Loan Enforcement Expenses	
Registration of Mortgage (Vic/NSW) at cost		National Consumer Credit Code	
Stamp Duty As per Govern	ment tables	Notice of default	\$30.00
Title Production Fee \$50.00	(plus costs)	Non-National Consumer Credit Code Loans	
Valuation Cost	at cost	1st Arrears Notice	\$30.00
		2nd Arrears Notice	\$30.00
Personal Overdraft Facility Fee		3rd Arrears Notice	\$30.00
Annual Fee \$5	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)			plus costs

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