

Loan Fees and Charges

CONSUMER LOAN FEES

Personal loan establishment fee	\$200.00
Car loan establishment fee	\$200.00
Mortgage loan establishment fee	\$250.00
Top-up fee (applies to home loan increases)	\$250.00
Owner builder establishment fee (separate establishment fee for applications from owner builders)	\$400.00
Additional establishment fee for self employed (payable when at least one applicant is self employed)	\$50.00
Bridging loan establishment fee	\$350.00
Switching fee (payable when converting to another loan product, other than at end of any fixed rate or interest only period)	\$200.00
Fixed rate lock-in fee (up to 3 mths)	\$600.00
Variation of Security Real estate	\$200.00
Motor vehicle	\$100.00
Overdraft approval fee	\$200.00
Temporary overdraft approval fee Up to \$100.00	\$5.00
> \$100 to \$500.00	\$20.00
> \$500.00	\$50.00
Overdraft line fee	\$2.00/month
Personal loan administration fee	\$5.00/month
Discharge fee	\$350.00
Progress payment fee (payable for each progress payment during home construction)	\$50.00
Guarantee security (payable when a guarantee is required to secure a loan)	\$200.00
Withdraw from loan (payable if loan application is withdrawn after production of loan contracts)	Applicable establishment fee
Settlement fee	\$150.00
Letter of priority	\$200.00
Consent to second mortgage	\$200.00
Consent to subdivision/easement/production of title	\$200.00
Pexa processing fee	At cost
Personal property security register (PPSR) registration and discharge fee	\$20.00

CONSUMER LOAN FEES (continued)

Title search	At cost
Valuation fees	At cost
Mortgage preparation fee	At cost
Legal fees	At cost

BUSINESS LOAN APPLICATION FEES

Business loan/Overdraft/Guarantee applications <\$10,000	\$300.00*
Business loan/Overdraft/Guarantee applications >\$10,000 up to \$200,000	\$500.00*
Business loan/Overdraft/Guarantee applications >\$200,000	\$1000.00*
Guarantee line fee (charged half yearly in advance)	Greater of 0.75% of the guarantee amount or \$120.00**
Temporary overdraft	\$250.00*
Overdraft line fee	\$5.00/month
Letter of priority	\$250.00
Consent to second mortgage	\$250.00
Consent to subdivision/easement/production of title	\$250.00
Substitution of security	\$250.00
Annual review	\$50.00
Company/Business name search	\$35.00

Third party Fees and Charges charged to the Credit Union, including Government charges or charges by other Financial Institutions for products and services obtained on behalf of the member/s will be passed on to the member/s. All fees and charges, unless specified otherwise will be charged to the account on the day it is incurred. All third party fees are subject to change without notice.

*The member will be required to meet all out of pocket expenses including valuation and legal expenses

**Subject to variation at the Credit Union's discretion

Important

The fees and charges listed are indicative only. Your loan contract schedule will provide specific details of fees and charges applicable to your loan.