

# Consumer Lending Fees and Charges

Effective February 2022



<p><b>Agents Costs</b> Payable to us or our solicitor or their agent when they attend to the registration of a discharge of mortgage at your request or when an agent is required to attend a settlement, produce or lodge documents at the Lands and Property Services division of New South Wales Department of Lands or its equivalent in other jurisdictions.</p>	Not ascertainable
<p><b>Break Costs (Home Loans)</b> Payable to us when you are under the fixed rate option and, before the end of your fixed rate period, you:</p> <ul style="list-style-type: none"> <li>• convert to the variable rate option; or</li> <li>• convert from one fixed rate option to another fixed rate option; or</li> <li>• prepay the total amount owing; or</li> <li>• prepay an amount of \$20,000 or more; or</li> <li>• are in default and the total amount owing becomes immediately due for payment.</li> </ul>	Not ascertainable
<p><b>Break Costs Administration Fee (Home Loans)</b> Payable to us in addition to Break costs as determined under "Break Costs" above.</p>	\$300
<p><b>Cheque Issuing Fee</b> Payable to us when a payment is made from your loan account by way of a Financial Institution (FI) Cheque (including redraws, progress payments etc).</p>	\$2.50 per cheque
<p><b>Consent Fee</b> Payable to us when you ask us to consent to leasing, subdividing or any other dealings in relation to the security property.</p>	\$200 per consent
<p><b>Default Administration Fee</b> Payable to us when you are in default because you have not (or a security provider has not) performed an obligation on time (including any obligation to pay money). This fee is payable monthly, commencing one month after the obligation should have been performed and up to and including the month in which the obligation is performed. We debit these fees to your loan account each month until the default is remedied.</p>	\$50 each month
<p><b>Discharge Administration Fee</b> Payable to us each time we release a security.</p>	\$200 per security
<p><b>Dishonour Fee</b> Payable to us when a payment you make (such as a direct debt, salary deduction or cheque) is dishonoured.</p>	\$9.00
<p><b>Duplicate Fee</b> Payable to us when we provide a copy of a document at your request.</p>	\$20 per copied document
<p><b>Duplicate Statement Fee</b> Payable to us when we provide a copy of a statement at your request.</p>	\$7 per statement
<p><b>Facility Fee</b> Payable each month or part of the month. This fee is charged to your Express Credit Account on the last day of each month and on the date of cancellation of the express credit facility.</p>	\$10 per month (Express Credit only)
<p><b>Information Fee</b> Payable to us when you ask us to provide information and that information is provided in writing. The fee will be calculated on the actual time spent retrieving and providing the information requested.</p>	From \$1 per minute (min. fee \$20)
<p><b>Loan Application Fee</b> Home Loan or Express Credit Personal Loan</p>	\$300 \$200
<p><b>Package Home Loan Fee</b> Payable to receive the Package Benefits.</p>	\$395 per annum
<p><b>Photocopying Fee</b> Payable to us when we provide a photocopy of any document at your request.</p>	\$0.50 per sheet
<p><b>Production Fee</b> Payable to us if, at your or a security provider's request, we produce a document to the Land and Property Information division of the NSW Department of Lands or its equivalent in other jurisdictions</p>	\$200 per document per production
<p><b>Progress Payment Fee</b> Payable to us if the loan is a building or construction loan. This fee will be payable whenever a progress payment is made on a building or construction loan.</p>	Minimum \$100 per progress payment
<p><b>Renegotiation Fee</b> Payable to us whenever we agree to renegotiate or vary conditions on your loan other than altering interest rate options.</p>	\$300 per Renegotiation
<p><b>Rollover Fee</b> Payable to us when you go from one fixed rate period to another.</p>	\$200 per rollover
<p><b>Security Substitution Fee</b> Payable to us when you ask us to substitute a new security for an existing one.</p>	\$300 per new security
<p><b>Settlement Fee</b> Payable to us each time we or our solicitors attend settlement in connection with a security (such as settlement when a property is acquired or a security is discharged).</p>	\$150 per settlement
<p><b>Switching Fee</b> Payable to us when you convert from one interest rate option to another within your existing loan or if you elect to switch to another of our loan products</p>	\$300 per switch
<p><b>Valuation Fees Consumer Loans</b></p> <p>(a) Established Properties Valuation Fees are payable in relation to each property to which a loan is secured, and may vary according to the location of the secured property.</p> <p>(b) Construction Loans Progress Valuation fees.</p>	Valuation fees are available upon enquiry. Not Ascertainable.