

## Application & Ongoing Fees

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

Fee	Standard Home Loan	Premium Home Loan	Reverse Mortgage Loan	Bridging Loan
Establishment Fee	\$699	\$699	\$699	0.25% of Loan Amount

## Other Fees

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

Fee	Standard Home Loan	Premium Home Loan	Reverse Mortgage Loan	Bridging Loan
Property Valuation <sup>1</sup> (per property)	\$300	\$300	\$300	\$300
Progress Valuation Fee (construction loans)	\$450	\$450	NA	NA
Legal Fee	\$430	\$430	\$430	\$430
Legal Fee (Trust Deed Review)	\$132	\$132	NA	NA
Security Variation (per security)	\$150 <sup>3</sup>	\$150 <sup>3</sup>	\$150 <sup>3</sup>	\$150 <sup>3</sup>
Guarantor Security Variation <sup>2</sup> (per security)	\$300 <sup>3</sup>	\$300 <sup>3</sup>	NA	NA
Loan Variation	\$150	\$150	\$150	\$150
Product Switch	\$300	\$300	\$300	NA
Redraw (Online / In branch)	\$0 / \$25	\$0 / \$25	\$0 / \$25	\$0 / \$25
Loan Top-up	\$250	\$250	\$250	NA
Loan Consolidation <sup>4</sup>	\$250	\$250	NA	NA
Security Guarantee <sup>2</sup>	\$200	\$200	NA	NA
Recontracting Fee	\$150	\$150	\$150	\$150
Direct Debit Dishonour Fee	\$15	\$15	\$15	\$15
Discharge Fee (per security)	\$150 <sup>3</sup>	\$150 <sup>3</sup>	\$150 <sup>3</sup>	\$150 <sup>3</sup>
Deposit Bond Handling Fee	\$110	\$110	NA	NA
Fixed Rate Lock Fee	0.15% of the loan amount or \$750, whichever is the higher	0.15% of the loan amount or \$750, whichever is the higher	NA	0.25% of the loan amount
Discharge of Mortgage Registration Fee	Subject to State Government Requirements			
Mortgage Security Registration Fee	Subject to State Government Requirements			
Mortgage Stamp Duty	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			

<sup>1</sup> Valuation Fee varies dependent on type and complexity of property. Minimum fee shown. <sup>2</sup> Per guarantor <sup>3</sup> Plus SCCU solicitor fees, PEXA fees and relevant government charges <sup>4</sup> Consolidation is subject to credit criteria

### What do these Fees Mean?

Break Cost Fee	May be payable if you repay your loan early or if you make an additional repayment, during any period in which your interest rate is fixed.
Deposit Bond Handling Fee	A Deposit Bond is a financial guarantee used as a substitute for the cash deposit required when signing the contract to purchase property. The Deposit Bond can be issued for any amount up to 10% of the agreed purchase price. At settlement, the Purchaser must then pay 100% of the agreed Contract price.
Direct Debit Dishonour Fee	Charged if your direct debit payment is dishonoured due to insufficient funds.
Discharge Fee	Charged when you pay out your loan. It covers SCCU costs associated with releasing your title. Fee payable per security to be discharged.
Discharge of Mortgage Registration Fee	Payable to the relevant government land registry when a discharge of mortgage is to be registered.
Establishment Fee	A one off upfront fee to establish your loan.
Guarantor Security Variation	Modifying existing guarantor security on a loan including changes to security details and removing guarantors from the loan
Loan Consolidation	A one off fee to consolidate two or more variable rate loan accounts with the same loan purpose ie all Owner Occupied or all Investment.
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 loan amount at any point after the home loan has been finalised.
Mortgage Security Registration Fee	Payable to the relevant government land registry for registration of a mortgage.
Mortgage Stamp Duty	Stamp Duty is a tax levied by Australian States and Territories on property purchases.
Product Switch	Variations to your loan including changing product, fixing your interest rates or switching between interest only and principal and interest repayments.
Progress Valuation 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.
Recontracting Fee	Any amendments made to the loan after the loan contract has been created but before it has been funded will incur a fee.
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. Fee payable per security.
Loan Variation	When there is a variation made to an existing loan agreement. For example remaining loan term, altering repayments or family name change.
Fixed Rate Lock Fee	Home Loan feature that can guarantee the fixed interest rate for the term chosen where otherwise the rate is subject to change if rates increase.

### Application & Ongoing Fees

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

Fee	Secured Personal Loan	Unsecured Personal Loan	New Vehicle Loan
Establishment Fee	\$250	\$250	\$250
Monthly Fee	\$8	\$8	\$8

### Other Fees

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

Fee	Secured Personal Loan	Unsecured Personal Loan	New Vehicle Loan
Security Variation	\$150	NA	\$150
Loan Variation	\$150	\$150	\$150
Direct Debit Dishonour Fee	\$15	\$15	\$15
Redraw (Online / In Branch)	\$0 / \$25	\$0 / \$25	\$0 / \$25

### What do these Fees Mean?

Direct Debit Dishonour Fee	Charged if your direct debit payment is dishonoured due to insufficient funds
Establishment Fee	A one off upfront fee for setting up your loan.
Redraw	Charged if you access advance payment on your loan in-branch.
Security Variation	When there is a variation made to the security used for an existing loan agreement. For example you change the vehicle which secures your loan.
Loan Variation	When there is a variation made to an existing loan agreement. For example remaining loan term, altering repayments or family name change.