

## Home loan fees and charges

## Fees that may be payable to us at the time of settlement

<b>Loan advance fee</b>	To prepare your loan documents and to arrange settlement of the loan.	<b>\$250</b>
<b>Valuation fee</b>	Determined by the appointed valuer and will vary depending on the type of valuation, the location and the value of the property.  First valuation if under \$360  First valuation if over \$360 (we'll cover the first \$360)  Second or further valuations	<b>Free</b>  <b>Amount over \$360</b>  <b>At cost</b>
<b>Documentation fee</b>	To issue a new set of <i>loan documents</i> if your requirements change.	<b>\$100</b>
<b>Rate lock fee (Flex home loan only)</b>	To lock in the maximum <i>annual percentage rate</i> of a fixed rate loan for 90 days from the application date.	<b>\$500</b>

## Fees that are payable to us over the term of the loan

<b>Annual fee (Flex home loan only)</b>	To manage your account and process any requested variations to your loan.  We'll debit this fee from your Spend account every year on the anniversary of the date we first give you the funds.  This fee includes up to 5 loans. If you have more than 5 loans, we'll charge another \$250 for the 6th loan and if more than 10 loans, another \$250 for the 11th loan.	<b>\$250</b>
<b>Discharge fee</b>	If we discharge a property ( <i>security interest</i> ) at your request.	<b>\$300 per property</b>

## Fees that may be payable to us over the term of the loan

<b>Valuation fee</b>	If a new valuation is required at any time during the term of the loan.	<b>At cost</b>
<b>Switch Fee (Neat home loan only)</b>	If a Neat home loan is switched to a Flex home loan at your request.	<b>\$100</b>
<b>Break costs (Flex home loan only)</b>	You may be charged break costs if you: <ul style="list-style-type: none"> <li>• switch, during a fixed rate period, to a different fixed rate or to a variable rate</li> <li>• make additional repayments above the <i>prepayment threshold</i> in any fixed rate term</li> <li>• repay, or are required to repay, the total amount owing for the loan earlier than agreed (e.g. if you breach the <i>loan agreement</i>).</li> </ul> <p>To work out if you are required to pay break costs, we compare the change in market funding costs between the time you took out the loan and the time of the break.</p>	<b>As calculated in accordance with your loan agreement</b>
<b>Production fee</b>	If we are required to send a certificate of title to another financial institution.	<b>\$110</b>