



Loans Fees & Charges

Effective 1 May 2025

Important

If you already have a loan contract with us, this document must also be read together with the Schedule to your loan contract (which details the fees and charges applying to your loan when advanced) and any variation notice we have given you.

Home Loans (includes all variable, fixed and investment loans)

Annual Fee	Nil
Application Fee – new loan	\$400
Application Fee – top up existing loan	\$300
Application Fee – Bridging loan	\$800
Redraw Fee	Free
Valuation Fee	At cost (\$220 minimum)
Legal Fee	At cost
Mortgage Discharge Admin Fee	\$200
Switching Fee	\$50
Substitution of Security Fee	\$250
General Consent Fee	\$150
Production of Title Deed Fee	\$150

Car & Personal Loans

	New & Used Car Loans	Secured Personal Loan	Unsecured Personal Loan	Overdraft
Application Fee	\$250	\$250	\$250	\$250
Redraw Fee	Free	Free	Free	N/A
PPSR Registration Fee	\$15	\$15	N/A	N/A
PPSR Variation Fee	\$10	\$10	N/A	N/A

Business Loans

	Loans up to \$20,000	Loans \$20,001 to \$50,000	Loans over \$50,000
Application Fee	\$400	\$550	0.5% of the loan amount or \$750 (whichever is the greater)
Redraw Fee	Free	Free	Free
Valuation Fee	At cost (\$220 minimum)	At cost (\$220 minimum)	At cost (\$220 minimum)
Legal Fee	At cost	At cost	At cost
Mortgage Discharge Admin Fee	\$200	\$200	\$200
Switching Fee	\$50	\$50	\$50
PPSR Registration Fee**	\$15	\$15	\$15
PPSR Variation Fee**	\$10	\$10	\$10
Substitution of Security Fee	\$250	\$250	\$250
General Consent Fee	\$150	\$150	\$150
Production of Title Deed Fee	\$150	\$150	\$150

** PPSR Fees are payable when a vehicle is used as security for a loan.

NOTE: Please be aware that Government charges, agency fees, title search fees and other settlement charges may apply to your loan. Details of which will be disclosed in your loan contract.

Collection Fees

Default Notices	\$55	Payable when we send a default notice asking you to remedy a default under your credit contract
Collection Fee	At cost	Payable when costs are incurred by third parties in the recovery of a debt