Loan Fee Schedule

As at 15 July 2022

Home Loan & Investment Loan Fees		
Type of fee	**Fee**	**When is the fee payable?**
Loan Establishment Fee	$600	Payable on all new loans. This fee covers the cost of property valuation (for one residential property up to $1.5M) and preparation of the loan documents. The fee also covers for the cost of up to 3 bank cheques used for settlement disbursements. Additional bank cheques will be charged the published bank cheque fee cost. **Please note:** Valuation for any residential property with an expected value above $1.5M will be charged as per the cost to us.
Annual Package Fee	$399	Payable on all package loans. This is charged to the loan at settlement then annually on the anniversary date of funding. At establishment of your loan this fee covers the cost of property valuation (for one residential property up to $1.5M) and preparation of the loan documents. The fee also covers for the cost of up to 3 bank cheques used for settlement disbursements. Additional bank cheques will be charged the published bank cheque fee cost. **Please note:** Valuation for any residential property with an expected value above $1.5M will be charged as per the cost to us.
Loan Re-Documentation/Late Withdrawal Fee	$150	Payable if the loan documents need to be reprepared due to a change in requirement by the customer. This fee also applies should you not proceed with the loan after the new loan contract is prepared.
Loan Top Up Fee	$299	Payable when additional funds are requested under an existing mortgage. This fee covers administration costs where there is no change to the security or borrowers. **Please note:** In addition to this amount a full valuation will be required for a loan top up and an Additional Valuation Fee will also be payable. Additional Valuation Fee is payable for any additional valuation we obtain in relation to this loan contract or any mortgaged property: • Residential property valued at up to $1.5m – fixed amount ($349.00) • Residential property valued at >$1.5m – variable amount being the valuation fee we incur (As charged to us)
Change of Security Fee	$199	Payable when you wish to change security against your Home Loan with another security that is currently mortgaged to Australian Unity Bank. If

		discharge of existing security is required, the discharge of mortgage fee will also be payable.
Additional Valuation Fee	$349	Payable for any additional valuation required as part of the loan settlement process. Covers valuation for a residential property valued up to $1.5M. **Please note:** Valuation for any residential property with an expected value above $1.5M will be charged as per the cost to us.
Discharge Fee	$375	Payable when the security on your property is released. This fee covers our costs of preparing the necessary documentation to allow the discharge of your mortgage or other security type. Statutory government registration fees will also apply. Fee does not include settlement agent fees in non-CBD locations, which will be charged additionally as per cost to us.
Loan Restructure Fee	$399	Payable when the loan requires restructuring e.g. when a loan is changed from having two account holders to one account holder. Discharge of mortgage fee will also apply if a discharge and lodgement of a new mortgage are required.
Construction Loan Fee	$750	This fee includes property valuations at up to 5 stages of construction and up to 5 progress payments. Additional valuations or progress payments will be charged the standard published fees.
Additional Progress Payment Fee	$50	Payable for every progress payment made after the 5 progress payments covered in the construction loan fee.
Bank Cheque Fee (per cheque)	$20	Payable when additional bank cheques are required as part of the settlement process.
Title/Documentation Production Fee	$249	Payable per occurrence of title production request. Statutory government fees will also apply.
Preparation of Deed of Priority	$399	Payable per occurrence of preparation of deed of priority.
Product Switch Fee	$399	Payable to cover associated administrative costs when switching between loan products.
Interest Type Switch Fee	$249	Payable when you request to change your loan interest rate type e.g. Interest Only to Principal and Interest or vice versa and/or Variable to Fixed Interest Rate or vice versa. This fee is not charged on package loans. **Please note:** Penalties apply if breaking out of fixed rate option prior to expiry of existing fixed rate period.
Staff Assisted Redraw Fee	$50	Payable when a redraw request is manually performed by a staff member.

Audit Request Fee	$30 per hour (min charge $30)	Charged when you request us to provide a written confirmation of your financial accounts with Australian Unity.
Documentation Search Fee	$30 per hour (min charge $15)	Charged when you request us to search and/or retrieve voucher/s or other documentation connected to your accounts with Australian Unity Bank.
Fixed Interest Rate Lock Fee	0.15% of the approved fixed loan amount with a minimum fee of $499	We will hold the advertised fixed interest rate on the date we receive your completed Fixed Interest Rate Lock Application Form. The fixed interest rate will be locked (held) for a Rate Lock Period of 90 days from the date we receive this request and is not available after this 90 days Rate Lock Period has ended. **Please note:** The Fixed Interest Rate Lock Fee will be debited to the loan account for the loan upon Settlement. This Fixed Interest Rate Lock Fee will be payable even if the Locked Fixed Interest Rate is not used (because the relevant fixed rate publicly offered by us on the settlement date is lower or because settlement does not occur during the 90 days Rate Lock Period). At any time, including before or after the end of the 90 days Rate Lock Period, you may submit a further Fixed Interest Rate Lock Application Form. However, if you do, you will be required to pay an additional Fixed Interest Rate Lock Fee. The fixed interest rates advertised at the time we receive your new Fixed Interest Rate Lock Application will apply. If settlement occurs after the 90 days Rate Lock period and you have not submitted a new Fixed Interest Rate Lock Application Form, we will apply the fixed interest rate applicable on the settlement date. The Fixed Interest Rate Lock Fee will not be charged if settlement does not proceed.

Personal Loan Fees		
Type of fee	**Fee**	**When is the fee payable?**
Establishment Fee	$199	Payable on all new personal loan products including secured, partly secured, unsecured and car loan products.

SMSF Limited Recourse Investment Loan (SMSF LRIL) Fees		
Type of fee	**Fee**	**When is the fee payable?**
Loan Establishment Fee	$1,000	Payable on all new SMSF LRIL. This fee covers the cost of property valuation (for one residential property up to $1.5M) and preparation of

| | | the loan documents. The fee also covers for the cost of up to 3 bank cheques used for settlement disbursements.

Please note: Valuation for any commercial property, or residential property with an expected value above $1.5M, will be charged as per the cost to us. |
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| **Legal and Settlement Fee** | $1,636.80 | Preparation of all loan and supporting documentation including guarantees, company borrower, review of SMSF trust deed and bare trust deed, settlement, stamping and registration. Disbursement of additional securities will be charged at cost. Statutory government fees will also apply. |
| **Additional Valuation Fee** | $349 | Payable for any additional valuation required as part of the loan settlement process. Covers valuation for a residential property valued up to $1.5M.

Please note: Valuation for any commercial property, or residential property with an expected value above $1.5M, will be charged as per the cost to us. |
| **Discharge Fee** | $449 | Applies when your SMSF LRIL is repaid in full and you no longer wish to use the mortgage for future borrowings with Australian Unity Bank. The fee covers the preparation of necessary documentation to allow the discharge of your mortgage to be completed. Statutory government fees will also apply. |
| **Bank Cheque Fee**

(per cheque) | $20 | Payable when additional bank cheques are required as part of the SMSF LRIL settlement process. |
| **Fixed Interest Rate Lock Fee** | 0.15% of the approved fixed loan amount with a minimum fee of $499 | We will hold the advertised fixed interest rate on the date we receive your completed Fixed Interest Rate Lock Application Form. The fixed interest rate will be locked (held) for a Rate Lock Period of 90 days from the date we receive this request and is not available after this 90 days Rate Lock Period has ended.

Please note: The Fixed Interest Rate Lock Fee will be debited to the loan account for the loan upon Settlement. This Fixed Interest Rate Lock Fee will be payable even if the Locked Fixed Interest Rate is not used (because the relevant fixed rate publicly offered by us on the settlement date is lower or because settlement does not occur during the 90 days Rate Lock Period).

At any time, including before or after the end of the 90 days Rate Lock Period, you may submit a further Fixed Interest Rate Lock Application Form. However, if you do, you will be required to pay an additional Fixed Interest Rate Lock Fee. The fixed interest rates advertised at the time we receive your new Fixed Interest Rate Lock Application will apply. |

		If settlement occurs after the 90 days Rate Lock period and you have not submitted a new Fixed Interest Rate Lock Application Form, we will apply the fixed interest rate applicable on the settlement date. The Fixed Interest Rate Lock Fee will not be charged if settlement does not proceed.
Interest Type Switch Fee	$499	Payable when you request to change your SMSF LRIL interest rate type e.g. Interest Only to Principal and Interest or vice versa and/or Variable to Fixed Interest Rate or vice versa. **Please note:** Penalties apply if breaking out of fixed rate option prior to expiry of existing fixed rate period.

There may be additional ad-hoc fees incurred as part of the set up or operation of your loan. These fees whilst not specifically listed will be charged to your loan as per the cost to Australian Unity Bank.

All information is correct at time of printing but subject to change. Normal lending criteria apply. Terms and Conditions are available on request.

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