

## Loan Fee Schedule

As at 22 November 2018

Home Loan & Investment Loan Fees		
Type of fee	Fee	When is the fee payable?
Loan Establishment Fee	\$600	<p>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.</p> <p><b>Please note:</b> Valuation for any residential property with an expected value above \$1.5M will be charged as per the cost to us.</p>
Annual Package Fee	\$399	<p>Payable on all package loans. This is charged to the loan at settlement then annually on the anniversary date of funding.</p> <p>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.</p> <p><b>Please note:</b> Valuation for any residential property with an expected value above \$1.5M will be charged as per the cost to us.</p>
Loan Re-Documentation/Late Withdrawal Fee	\$150	<p>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.</p>
Loan Top Up Fee	\$299	<p>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.</p> <p><b>Please note:</b> Full valuation required for a loan top up will be charged as per the cost to us.</p>
Change of Security Fee	\$199	<p>Payable when you wish to change security against your Home Loan with another security that is currently mortgaged to Australian Unity. If discharge of existing security is required, the discharge of mortgage fee will also be payable</p>
Additional Valuation Fee	\$349	<p>Payable for any additional valuation required as part of the loan settlement process. Covers valuation for a residential property valued up to \$1.5M.</p> <p><b>Please note:</b> Valuation for any residential property with an expected value above \$1.5M will be charged as per the cost to us.</p>

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.  <b>Please note:</b> 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.

Interest Rate Lock Fees		
Type of fee	Fee	When is the fee payable?
Owner Occupied - Principal and Interest	\$699	Optional charge for fixed rate loans to hold the advertised interest rate at the time of your application for a period of up to 90 days.
Owner Occupied - Interest Only	\$1,250	
Investment - Principal and Interest	\$1,000	
Investment - Interest Only	\$1,500	

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.  <b>Please note:</b> Valuation for any commercial property, or residential property with an expected value above \$1.5M, will be charged as per the cost to us.
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.  <b>Please note:</b> 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. 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.
Rate Lock Fee (Applies to both Principal and Interest and Interest Only loans)	\$1,500	Optional charge for fixed rate loans to hold the advertised interest rate at the time of your application for a period of up to 90 days.
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.  <b>Please note:</b> 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.**

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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