

# Business Banking Credit Fees

as at 1 April 2024



<b>Section A</b>	
<b>Fees payable at the time of credit that are retained by us.</b>	
Those fees payable at the time the credit will be made available to you and that will be retained by us.	
<b>Commercial Loan Application Fees</b>	Up to 0.60% of the loan amount (Min. \$500.00)
<b>Further advance to an existing PCU loan</b>	\$500.00
Other application fees charged for processing a credit application:	
<b>Vehicle and Equipment Loan</b>	\$295.00
<b>Overdraft/Line of Credit</b>	\$500.00

<b>Section B</b>	
<b>Fees payable to others before or at the time of credit.</b>	
Those fees payable before or at the time the credit will be made available to you and that are payable to others.	
<b>Capital Value Search</b> Provides the government assessed value of a property (SA).	At cost per search
<b>Conveyancer's / Solicitor's Fee</b> Covers preparation of mortgage documents, and attendance at settlement.	At cost (\$350.00 minimum)
<b>Registration Fee</b> Payable to register our interests as Mortgagee. Or alternatively, to remove the interest of another Financial Institution from the title.	At cost
<b>Title Search</b> Provides a copy of the title to the property.	At cost per search
<b>Company / Other Searches</b>	At cost per search
<b>Document Search</b> Provides a duplicate copy of a registered document from Property Assist.	At cost per search
<b>Valuation Fee</b> A fee charged to value the proposed security property as charged by valuer.	As per quote

<b>Section C</b>	
<b>Fees retained by us.</b>	
<b>Document Preparation Fee</b> Payable whenever we prepare more than three documents.	\$150.00 per document
<b>Corporate Cheque Search Fee</b> Payable whenever we need to check where a cheque used to fund the loan was deposited.	\$5.00 Cheque less than 6 months \$15.00 Cheque more than 6 months
<b>Deed of Priority Fee</b> Payable whenever we prepare a Deed of Priority.	\$110.00

<b>Default Fee</b> Payable whenever your repayments become in arrears by 15 days or more.	\$15.00 Payable on the 15th day \$25.00 Payable on the 29th day \$25.00 Fee for every month the loan remains in arrears
<b>Demand Fee</b> Payable whenever we send you a notice demanding that you remedy a default under your contract.	\$50.00
<b>Deposited Cheque Dishonour Fee</b> Payable whenever a cheque deposited to your loan account is dishonoured.	\$15.00
<b>Discharge of Mortgage Fee/Security Discharge Administration</b> Administration cost payable whenever we prepare to discharge a mortgage at your request.	\$150.00
<b>Dishonour Fee</b> Payable whenever a direct debit, cheque or payment order to your account is declined or dishonoured.	\$15.00
<b>Document Handling Fee</b> Payable whenever we consent to registration of a subsequent dealing on the title.	\$55.00
<b>Lease Perusal</b> Payable if and when we are required to peruse a lease.	\$100.00
<b>Overdrawn Transaction Fee</b> Payable whenever, at the end of any business day on which a transaction (other than for fees) has been debited to your account, the closing debit balance of the account is more than \$50.00 in excess of your credit limit.	\$15.00 Charged at the time of transaction
<b>Progressive Drawdown Fee</b> Payable when we make a number of progressive payments to fund your loan amount, typically for construction or major renovation finance. NB: A portion, and in some cases, all proceeds of this fee are passed on to valuers, covering costs incurred by us for interim inspections.	On Application / Per Valuer Invoice (Min. \$300.00)
<b>Quick Debit Dishonour Fee</b> Payable whenever a scheduled Quick Debit order to your account is dishonoured.	\$15.00
<b>Rate Switch Fee</b> If, in response to a request by you, we agree to change the Annual Percentage Rate applying to your loan contract ("the APR") from a fixed rate to a variable rate; change the period for which a fixed APR applies; or change a fixed APR to another fixed APR, our agreement will be conditional upon you agreeing to pay us a Rate Switch Fee. We will advise you of the Rate Switch Fee when we respond to your request. The Rate Switch Fee will be our calculation of any loss we will suffer as a result of the change and our reasonable administrative expenses.	
<b>Renegotiation / Review Fee</b> Payable whenever we renegotiate, vary or review your loan facilities.	Minimum \$500.00
<b>Variation of Security Fee</b> Payable whenever we consent to the substitution of the mortgaged property.	\$250.00

<b>Voucher/Document Search Fee</b> Payable whenever we search for a Member Voucher/Document at your request. Fee includes Branch, BPAY and Bank@Post. Charged at the time of the search, per voucher requested.	\$20.00
<b>Written Notice Fee</b> Payable whenever we send you a notice that your repayments are in arrears or your account is overdrawn.	\$25.00

## Section D

### Fees payable to others after credit is made available.

Those fees that are or may be payable after credit is made available to you and that are payable to others.

<b>Conveyancer's Solicitor's Fee (other discharges)</b> Payable whenever our conveyancers or solicitors prepare discharge documents and attend a settlement.	At cost (Min. \$350.00)
<b>Registration of Discharge of Mortgage Fee</b> Payable whenever a mortgage is discharged.	At cost

## Section E

### General Service Fees.

General Service Fees may also apply.

## Section F

### Indemnity Guarantee Fees.

<b>Application Fee</b>	0.5% of the facility limit (\$250 minimum / \$1,000 maximum)
<b>Ongoing Service Fee</b>	2.0% P.A. of the guarantee amount charged in advance each March and September (\$250 minimum) No pro-rata rebate on half yearly fee cancellation
<b>Variation Fee</b>	\$250