

Lending Guide to Fees and Charges

April 2025

Fees and charges you may have to pay after your loan settles.

The below fees apply to Loaded Home Loans.

Annual Fee	\$295 One annual fee is payable for all Loaded Home Loans with the same borrower(s). The Annual Fee is payable on the settlement date or product switch date of your first Loaded Home Loan, and then annually from this date. The fee will become payable under a loan when all earlier loans have been closed. It will continue to be payable annually on the same date it was payable on the previous loan.
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The below fees apply to Lite Home Loans.

Switch Fee	\$300 Payable whenever we agree to your request to make the following changes to a loan account: <ul style="list-style-type: none">• commence a new fixed interest rate period• change the repayment type to interest only repayments or extend an interest only period• change the loan term, or• split the loan account.
Top Up Fee	\$150 Payable if we agree to increase the total loan amount at your request.

The below fees apply to Loaded Home Loans and Lite Home Loans.

Late Payment Fee	\$30 Payable if a loan account is in arrears because you don't pay a required amount within 10 days of the due date and monthly (or every four weeks if your payment frequency is weekly or fortnightly) while it remains in arrears.
Rate Lock Fee	\$750 If you make a rate lock request after the settlement date, payable at the start of the fixed interest rate period if it starts before the rate lock expiry date.
Early Repayment Charge	Payable, during a fixed interest rate period for a loan account each time you make extra repayments above the annual prepayment limit including where you repay the loan account balance in full, or if we agree, at your request, to: <ul style="list-style-type: none">• change the annual percentage rate• change your repayment type• increase the total loan amount, or• change your loan term. The amount is our estimated loss as a result of the above as described in the Home Lending Terms and Conditions.
Valuation Fee	Payable each time we reasonably obtain valuations for the property when we are considering a request from you to change your loan contract or its security or guarantors or to provide our consent, or when you are in default. If you have a Loaded Home Loan and you are not in default when this fee becomes payable, you are only required to pay this fee to the extent the valuation costs we incur exceed \$300. Otherwise, the amount of this fee is the amount we pay to the valuer(s) to obtain the valuations.
Substitution Of Security Fee	\$300 Payable if we agree to change the property that is mortgaged to us as security for your loan. Other fees may also be payable.

The below fees apply to Loaded Home Loans and Lite Home Loans – continued.

Security Release Fee	\$350 Payable each time we provide a discharge or release of mortgage or other release of security (including a partial discharge or release) for any property.
Paper Statement Fee	\$4 If you request paper statements to be posted to you, this fee will be payable: <ul style="list-style-type: none"> • each time we send your regular six-monthly statement, and • if you request an interim statement, or a copy of a previous statement.
Lenders Mortgage Insurance Premium	Payable if a change is made to your loan by agreement for which we require Lenders Mortgage Insurance. The amount of this charge is the amount we advise you is payable before you agree to the change.
Land Title Search Charge	Payable each time we obtain a title search for any property whenever we reasonably require the title search. The amount of this fee is the amount charged to us by the relevant land registry or our search provider to obtain the title search.
Government and other charges (you may have to pay to third parties)	<p>You may be charged relevant government fees and charges if you make changes to this loan contract, the mortgage or the guarantee during the loan term.</p> <p>This includes searches, enquiries and the stamping and registration of any variation to this loan contract, mortgage or guarantee or any new guarantee or security for the amounts you owe under this loan contract. The amounts will be whatever the government authority is charging when you make the change.</p> <p>If a mortgage is partially or fully discharged or there is a dealing with the property, you must attend to the registration of the discharge or dealing, and pay any registration fees and stamp duty on the discharge or dealing when due. The amounts will be whatever the government authority is charging at the time of the discharge or dealing.</p>



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