

<p><b>Agents Costs</b> Payable to us or our solicitor or our or their agent when they attend to the registration of a discharge of mortgage at your request or when an agent is required to attend a settlement, produce or lodge documents at the Lands and Property Services division of New South Wales Department of Lands or its equivalent in other jurisdictions.</p>	Not ascertainable	<p><b>Photocopying Fee</b> Payable to us when we provide a photocopy of any document at your request.</p>	\$0.50 per sheet
<p><b>Break Costs</b> May be payable to us when you are under the fixed rate option and, before the end of your fixed rate period, you:</p> <ul style="list-style-type: none"> <li>convert to the variable rate option; or</li> <li>convert from one fixed rate option to another fixed rate option; or</li> <li>prepay the total amount owing; or</li> <li>prepay an amount of \$20,000 or more; or</li> </ul> <p>are in default and the total amount owing becomes immediately due for payment.</p>	Not ascertainable	<p><b>Production Fee</b> Payable to us if, at your or a security provider's request, we produce a document to the Land and Property Information division of the NSW Department of Lands or its equivalent in other jurisdictions.</p>	\$200 per document per production plus any agent fees
<p><b>Break Costs Administration Fee</b></p> <ul style="list-style-type: none"> <li>Payable to us in addition to Break costs as determined under "Break Costs" above.</li> </ul>	\$300	<p><b>Progress Payment Fee</b> Payable to us if the loan is a building or construction loan. This fee will be payable whenever a progress payment is made on a building or construction loan.</p>	Minimum \$100 per progress payment
<p><b>Cheque Issuing Fee</b> Payable to us when a payment is made from your loan account by way of a Financial Institution (FI) Cheque (including redraws, progress payments etc).</p>	\$2.50 per cheque	<p><b>Redraw Fee</b> Payable to us when you borrow money that you have previously repaid.</p>	\$50 maximum per redraw
<p><b>Commitment Fee</b> Fee is charged on unused portion of the facility limit. It is calculated daily from the date two months after the date of the Facility Offer until the facility is fully drawn.</p>	1.50% pa	<p><b>Renegotiation Fee</b> Payable to us whenever we agree to renegotiate or vary conditions on your loan other than altering interest rate options.</p>	Available on application
<p><b>Consent Fee</b> Payable to us when you ask us to consent to leasing, subdividing or any other dealings in relation to the security property.</p>	\$200 per consent	<p><b>Rollover Fee</b> Payable to us when you go from one fixed rate period to another.</p>	\$200 per rollover
<p><b>Default Administration Fee</b> Payable to us when you are in default because you have not (or a security provider has not) performed an obligation on time (including any obligation to pay money).</p>	\$50 each month	<p><b>Security Substitution Fee</b> Payable to us when you ask us to substitute a new security for an existing one.</p>	\$300 per new security
<p><b>Discharge Administration Fee</b> Payable to us each time we release a security.</p>	\$200 per security	<p><b>Service Fee</b> Fee is debited to your account quarterly in arrears on the last day of March, June, September and December.</p>	Available on application (minimum fee \$50 per quarter)
<p><b>Dishonour Fee</b> Payable to us when a payment you make (such as a direct debt, salary deduction or cheque) is dishonoured.</p>	\$15.00	<p><b>Settlement Fee</b> Payable to us each time we or our solicitors attend settlement in connection with a security (such as settlement when a property is acquired or a security is discharged).</p>	\$150 per settlement
<p><b>Duplicate Fee</b> Payable to us when we provide a copy of a document at your request.</p>	\$20 per copied document	<p><b>Guarantee Facility</b></p> <p>Application Fee</p>	Available on application
<p><b>Duplicate Statement Fee</b> Payable to us when we provide a copy of a statement at your request.</p>	\$7 per statement	<p>Issuing Fee</p>	Available on application (minimum fee \$100 per guarantee)
<p><b>Information Fee</b> Payable to us when you ask us to provide information and that information is provided in writing. The fee will be calculated on the actual time spent retrieving and providing the information requested.</p>	From \$1 per minute (\$20 minimum fee)	<p>Guarantee Fee Payable half yearly and upon cancellation.</p>	Available on application (minimum fee \$100 per guarantee)
<p><b>Loan Application Fee</b> Fee is based on the facility limit approved by the Society at the time the application is made.</p>	Available on application (min. fee \$250)	<p><b>Switching Fee</b> Payable to us when you convert from one interest rate option to another within your existing loan or if you elect to switch to another of our loan products.</p>	\$300 per switch
		<p><b>Valuation Fees Commercial &amp; Business Loans and Overdrafts</b></p> <p>(a) Established Properties Valuation Fees are payable in relation to each property to which a loan is secured, and may vary according to the location of the secured property. Valuation fees are available upon enquiry.</p> <p>(b) Construction Loans Progress Valuation fees - Not Ascertainable.</p>	