

Home loan fees and charges

Fees that may be payable to us at the time of settlement

Loan advance fee	To prepare your loan documents and to arrange settlement of the loan.	\$250
Valuation fee	Determined by the appointed valuer and will vary depending on the type of valuation, the location and the value of the property. First valuation if under \$360 First valuation if over \$360 (we'll cover the first \$360) Second or further valuations	Free Amount over \$360 At cost
Documentation fee	To issue a new set of <i>loan documents</i> if your requirements change.	\$100
Rate lock fee (Flex home loan only)	To lock in the maximum <i>annual percentage rate</i> of a fixed rate loan for 90 days from the application date.	\$500

Fees that are payable to us over the term of the loan

Annual fee (Flex home loan only)	To manage your account and process any requested variations to your loan. We'll debit this fee from your Spend or Bills account every year on the anniversary of the date we first give you the funds. This fee includes up to 5 loans. If you have more than 5 loans, we'll charge another \$250 for the 6th loan and if more than 10 loans, another \$250 for the 11th loan.	\$250
Discharge fee	If we discharge a property (<i>security interest</i>) at your request.	\$300 per property

Fees that may be payable to us over the term of the loan

Valuation fee	If a new valuation is required at any time during the term of the loan.	At cost
Switch Fee (Neat home loan only)	If a Neat home loan is switched to a Flex home loan at your request.	\$100
Break costs (Flex home loan only)	You may be charged break costs if you: <ul style="list-style-type: none"> • switch, during a fixed rate period, to a different fixed rate or to a variable rate • make additional repayments above the <i>prepayment threshold</i> in any fixed rate term • repay, or are required to repay, the total amount owing for the loan earlier than agreed (e.g. if you breach the <i>loan agreement</i>). <p>To work out if you are required to pay break costs, we compare the change in market funding costs between the time you took out the loan and the time of the break.</p>	As calculated in accordance with your loan agreement
Production fee	If we are required to send a certificate of title to another financial institution.	\$110