

Residential **Fee Schedule**

Loan Agreement Fees

Security appraisal fee (per property < \$1M) ¹	\$385
Settlement fee	\$975 (SE Prime \$500)
Split loan completion fee (if applicable)	\$350
Risk fee	Per product card

Legal Fees

Legal administration fee	\$895 (SE Prime nil for individual borrowers)
Trust review fee	\$250
Guarantor fee (applied per Residential Application)	\$250

Disbursements

Disbursement	\$82.50
Additional bank cheque	\$12 per cheque
Telegraphic transfer	\$30
LTO, agency, PEXA & other miscellaneous search fees	At Cost

Post Settlement

Duplicate statement fee	\$12
Redraw fee	\$25
Full & partial discharge	\$690
Consent Fees (LTO lodgements, subdivisions & legal admin)	\$132
Direct debit dishonor fee	\$50
Late administration payment fee	\$75
Upstamping	\$100
Legal Fees relating to consents & productions	At Cost
Production of title fee	\$75
Monthly account keeping fee (per loan split)	\$15
Enforcement expenses	Not ascertainable
Fee for provision of copy of loan documents payable at the time of request	\$120
Default administration fee payable if we instruct solicitors regarding your default	\$145
Top up fee (legal, administration, risk & standard fees apply)	\$500 (SE Prime nil for individuals borrowers)

Early Termination Fees (Company Borrowers & Corporate Trustees ONLY)

If discharged inside 36 months (company & trust borrowers only)	2% of original loan amount (SE Prime nil)
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¹The security appraisal fee is based on a standard valuation. If the property is located in a rural location or the value of the property is in excess of \$1M, the cost of completing the valuation may be higher. This will be charged at cost.

This Schedule is for the fees and charges that apply to RedZed residential mortgage loans. These fees and charges are current as at 11 May 2022 and may change at any time. Government fees and charges such as stamp duty and registration fees will apply to all loans. These fees and charges are determined by the relevant State or Territory government, and will vary depending on that State or Territory.