



Fee Schedule

Loan Agreement Fees	 Residential	 Commercial
Security appraisal fee¹	\$385 (property up to \$1m) ¹ \$770 (property up to \$2m) ¹ \$990 (property up to \$3m) ¹	At cost
Settlement fee	\$975 (SE Prime \$500)	N/A
Split loan completion fee (if applicable)	\$350	\$350
Risk fee	Per rate card (Top up - based on top-up only)	N/A
Application fee	N/A	Per rate card (Top up - based on top-up only)
Legal Fees		
Legal administration fee (*indicative)	\$895 (SE Prime & Top ups \$500)	\$995* Individual \$1,200* Company \$1,500* Trust / Trustee
Trust review fee (per trust)	\$250	\$250
Guarantor fee (per application)	\$250	\$250
Title insurance fee	Included in legal administration fee	At cost (minimum \$400)
Disbursements		
Disbursement	\$82.50	\$82.50
Additional bank cheque	\$12 per cheque	\$12 per cheque
Telegraphic transfer	\$30	\$30
Land Titles Office, agency, PEXA & other miscellaneous search fees	At cost	At cost
Post Settlement		
Duplicate statement fee	\$12	\$12
Redraw fee	\$25	\$25
Full & partial discharge	\$690	\$690
Consent fees (Land Titles Office lodgements, subdivisions & legal admin)	\$132	\$132
Direct debit dishonor fee	\$50	\$50
Late administration payment fee	\$75	\$75
Upstamping	\$100	\$100
Legal fees relating to consents & productions	At cost	At cost
Production of title fee	\$75	\$75
Enforcement expenses	Not ascertainable	Not ascertainable
Fee for provision of copy of loan documents payable at the time of request	\$120	\$120
Default administration fee (payable if we instruct solicitors regarding a loan in default)	\$145	\$145
Annual administration fee (based on original loan amount & charged annually in advance)	N/A	0.10%
Monthly account keeping fee (per loan split)	\$15	N/A
Early Termination Fees (applicable to ALL Commercial loans & Residential loans with Company & Corporate Trustee Borrowers)		
If discharged inside 36 months	2% of original loan amount (SE Prime not applicable)	2% of original loan amount

¹The residential security appraisal fees are based on a standard property and location. If the property is located in a rural location, specialised, or value of the property exceeds \$3M, 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 and commercial mortgage loans. These fees and charges are current as at 27 October 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.