



# Fee Schedule

Loan Agreement Fees	 Residential	 Commercial
Security appraisal fee <sup>1</sup>	Tiered from \$385 Refer to Application Form for specifics	Tiered from \$1,694 Refer to Application Form for specifics
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 amount only)	N/A
Application fee	N/A	Per rate card (Top up based on top up amount only)
<b>Legal Fees</b>		
Legal administration fee	\$895 (SE Prime & top ups \$500)	\$995 Individual \$1,200 Company \$1,500 Trust / Trustee
Trust fee (applied per Trust)	\$250	\$250
Guarantor fee (applied per application)	\$250	\$250
Title insurance fee	Included in legal administration fee	At cost (minimum \$400)
<b>Disbursements</b>		
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
<b>Post Settlement</b>		
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
<b>Early Termination Fees (applicable to ALL Commercial loans and only Residential loans with Company or Corporate Trustee borrowers)</b>		
If discharged inside 36 months	2% of original loan amount (N/A for SE Prime)	2% of original loan amount

<sup>1</sup>Security appraisal fees are tiered based on security value and a standard property defined by RedZed. If the property is located in a regional location, is not standard, specialised in nature or use, has development or alternate highest and best use 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 31 March 2023 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.