

The following fees and charges that relate to the Greater's lending and other services are included in this document for your convenience. Where applicable, these fees and charges can apply depending upon your personal circumstances, what you request of us and the way in which you conduct your home, personal, Line of Credit or Mortgage Express loan account.

Establishment Fee

The Establishment fee will vary depending upon the number and type of securities. The table below indicates the **minimum** Establishment Fee. **Please Note:** Establishment Fees are not refunded for applications that are declined or do not proceed.

Consumer Loans

Residential Security Loans

Individuals	\$1200.00 based on one security	plus \$250.00 for each additional security
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Additional Loans

Additional Loans	\$250.00 based on one security	plus \$250.00 for each additional security
Increase in Line of Credit	\$250.00 based on one security	plus \$250.00 for each additional security
Additional Loan – When you ask us to change your Loan to a Basic/Great Rate Home Loan	\$500.00 based on one security	plus \$250.00 for each additional security

Line of Credit Set-off

Line of Credit Set-off	\$400.00 (minimum loan amount not applicable)
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Personal Loans

New and Additional Registered Mortgage Loans	\$150.00 if no formal valuation required \$400.00 if formal valuation required	plus \$250.00 for each additional security
New and Additional Car Loans, Secured and Unsecured Loans and Set-off Agreement	\$150.00	

Business Loans

Residential Security Loans

Companies and Companies incorporating Trusts	minimum \$600.00 (excludes valuation and solicitors costs)
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Additional Loans

Additional Loans	minimum \$450.00 (excludes valuation and solicitors costs)
Increase in Line of Credit	minimum \$450.00 (excludes valuation and solicitors costs)

Commercial Security Loans

Commercial Loans (Including Company Loans and Companies incorporating Trusts)	minimum \$600.00 (excludes valuation and solicitors costs) (Valuation Fees paid up front)
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Unsecured Line of Credit Loans

New and Additional Unsecured Line of Credit Loans	\$300.00
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Guarantee Facility (Bank Guarantee)

Individuals	\$300.00
Companies	\$300.00

Establishment Fee (Deferred)

In some circumstances we may agree to defer all or part of the Establishment Fee:

1. For Home Loans and Mortgage Express loans the amount we agree to defer becomes payable as follows;
 - a) The amount of the fee is payable in full if within 2 years from the date we provide any of the amount of credit, you pay out the contract or your loan balance falls below 20% of the amount of credit;
 - b) 75% of the amount of the fee is payable, if after 2 years but less than 4 years from the date we provide any of the amount of credit, you pay out the contract, or your balance falls below 20% of the amount of credit.
2. For Line of Credit loans the amount we agree to defer becomes payable as follows;
 - a) The amount of the fee is payable in full if within 2 years from the date we provide any of the amount of credit, you pay out the contract..
 - b) 75% of the amount of the fee is payable, if after 2 years but less than 4 years from the date we provide any of the amount of credit, you pay out the contract.

Note:

The fees for any loan may increase if the loan is secured other than by one residential security located in the Newcastle area.

If you would like to know the establishment fee that will be payable in relation to a particular loan, please contact any branch or our Customer Service Centre on 1300 651 400.

Administration Fee

Administration Fee	\$200.00
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Payable when we consent to any subdivision, lease, discharge, partial discharge, change of name, release of Security provider, changing a policy of lenders mortgage insurance, creation of subsequent Security Interest or any dealing in relation to a Security property.

Bank Transfer fee

Bank Transfer Fee	\$5.00
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when any amount is debited or credited to a bank account in our name as a result of which it is necessary for us to debit or credit monies to your loan.

Break Costs

For loans which are regulated by the Consumer Credit Code where the interest rate is fixed and where the loan contract is paid out during a fixed rate period, the amount of the fee is our estimate of the loss arising from the payout.

For all other loans the amount of this fee will depend on the type of loan and the amount of time which has elapsed from the time of the loan advance to the date of payout.

Cemtex Fee

Cemtex Fee	\$0.20
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Each time a payment is deducted from an account held with a third party through the Cemtex Payment System.

Conversion Fee

Conversion Fee	\$200.00
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When you ask us to change the annual percentage rate/interest rate under a contract or when you ask us to switch your loan account to a Mortgage Express Loan.

Conversion Fee – Basic/Great Rate Home Loan	\$500.00
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When you ask to change your loan to a Basic/Great Rate Home Loan

Construction Loan Draw Down Fee

Construction Loan Draw Down Fee	\$80.00
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Payable when we make a progress payment pursuant to your loan contract.

Deed of Release

Deed of Release	\$125.00
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To release a mortgagor or guarantor and prepare a Deed of Release.

Default Administration Fee

Personal Loans

In default by an amount That is less than 2 repayments	\$6.00
And otherwise	\$20.00

Home Loans

In default by an amount That is less than 2 repayments	\$20.00
And otherwise	\$50.00

For loans which are regulated by the Consumer Credit Code. This fee is payable on the last day of each month when you are in default of a payment obligation

Default Notice Fee

Default Notice Fee	\$50.00
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For Loan accounts, when you are in default under your contract, and we send you a notice informing you of your default.

Discharge Administration Fee

Discharge Administration Fee	\$200.00
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Payable immediately before you pay out the Contract and there is a Security registered at any Land Titles Registration Office.

Guarantee Facility	\$65.00
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Payable (per guarantee) to us each time we release a Guarantee Facility

Document Reprocessing Fee

New Loans	\$200.00
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Payable when we agree to your request to amend your loan offer or Contract.

Information Fee

Information Fee	\$15.00 plus \$1.00 per page copied.
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Payable when we provide information or copies to you or a third party that relates to a Security, dealing document, or any record relating to your Contract or loan account (other than information you are entitled to obtain free of charge under the Consumer Credit Code).

Government Charges

These charges include Withholding Tax, Registration Fees on security documents and Stamp Duty.

For Contracts Regulated by the Consumer Credit Code, the only fees and charges that are payable are:

- those set out in that contract (as varied from time to time); and
- for Lines of Credit contracts only, fees and charges that are payable irrespective of whether a credit facility is available.

GST Amount

Amounts in respect of GST for any GST taxable supply we make in connection with a contract or security amount will be debited to your account.

Guarantee Fee

Personal Loans

Payable for each guarantee provided.	\$70.00
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All Other Loans

Payable for each guarantee provided.	\$100.00
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Law Stationers Fee and Legal Fee

The amount charged by our Law stationer or Solicitor for acting for us in connection with a contract or security.

Maintenance Fees – Guarantee Facility

A fee of 1% per annum of the amount of the Guarantee Facility or a minimum of \$50.00. This fee is payable monthly in advance.

Mercantile Agents Fee

The amount charged by our agent when you have not paid an amount by the date it is due and we send a mercantile agent to discuss this with you.

Monthly Facility Fee

Line of Credit	\$5.00 per month
Business Line of Credit	\$8.00 per month
Mortgage Express Loan	\$5.00 per month
For other Business/Commercial Loans	\$4.00 per month

Mortgage Insurance Premium Fee

The amount charged by our mortgage insurer for a lenders mortgage insurance policy.

Prepayment Fee

For loans where the interest rate is fixed. The amount of the fee is our estimate of our loss as a result of the prepayment.

Production Default Fee

Production Default Fee	\$20.00
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When you fail to provide us with any documents we reasonably require under your loan contract.

Production Fee

The amount payable to the holder of a security (first mortgage) for producing the title document to a security property

Progress Inspection Fee

Progress Inspection Fee	\$80.00
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Redraw Fee

If you re-borrow money using the redraw facility available electronically via Greater Building Society Ltd's

Internet Banking	\$0.00
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Each time you re-borrow money by making written application to any branch of the Greater Building Society Ltd. \$20.00

Registration Fee

The amount payable to the relevant government body for registration of a document in relation to or interest in a security property.

Security Substitution Fee

Security Substitution Fee	\$300.00
To substitute a security that is land	

Security Substitution Fee	\$ 50.00
Any other security	

Guarantee Facility	\$300.00
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Payable per security when we are asked to substitute a new security in connection with a Guarantee Facility.

Settlement Fee

Settlement Fee	\$ 180.00
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When we first advance any part of the amount of credit to a Solicitor or registered Conveyancer.

Stamp Duty

The amount payable to any relevant government body for or in connection with the contract and or security. It includes duty known otherwise than as stamp duty (i.e. Credit Business Duty CBD in Queensland). CBD is payable on loans to Queensland residents or where the loan was negotiated in Queensland or otherwise relating to securities held in Queensland.

Title Insurance Premium

The amount charged by our title insurer for a lenders title insurance policy.

Valuation Fee

The amount charged by our valuer when a valuation is required by us (other than a valuation obtained on application).