

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

Payable when you ask to establish an Amount of Credit

The Establishment fee will vary depending upon the number and type of securities. The table below indicates the **minimum** Establishment Fee.

Consumer Loans

Residential Security Loans

Individuals	\$500.00 based on one security	plus \$250.00 for each additional security
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Additional Loans

Additional Loans including increase in Line of Credit	\$250.00 based on one security	plus \$250.00 for each additional security
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Additional Loan when changing to a Basic/Great Rate Home Loan or Ultimate Home Loan	\$500.00 based on one security	plus \$250.00 for each additional security
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Line of Credit Deposit Security Agreement

Line of Credit Deposit Security Agreement	\$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 Deposit Security Agreement	\$150.00
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Commercial/Business Loans

Residential Security Loans

Individuals, Companies and Trusts	0.5% of amount borrowed or \$600.00 whichever is greater*
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*Excludes valuation and solicitors costs

Commercial Security Loans

Individuals, Companies and Trusts	0.5% of amount borrowed or \$600.00 whichever is greater*
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*Excludes valuation and solicitors costs - Valuation Fees paid up front

Additional Loans

Additional Loans	0.5% of increased amount or \$450.00 whichever is greater*
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Increase in Line of Credit	0.5% of increased amount of \$450.00 whichever is greater*
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*Excludes valuation and solicitors costs

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
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Companies	\$300.00
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Administration Fee

Administration Fee **\$200.00**
 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 **\$8.00**
 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 National 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**
 Each time a payment is deducted from an account held with a third party through the Cemtex Payment System.

Conversion Fee

Payable when you ask us to switch your loan to a **Basic/Great Rate** or **Ultimate Home Loan** **\$500.00**

Payable when you ask us to switch your loan to any **other loan** type:- **\$250.00**

If you switch to another loan type at the same time as one or more other loans **\$250.00**

Construction Loan Draw Down Fee

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

Deed of Release

Deed of Release **\$125.00**
 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 National 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**

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 **\$250.00**
 Payable immediately before you pay out the Contract and there is a Security registered at any Land Titles Registration Office.

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

Document Reprocessing Fee

New Loans **\$200.00**
 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.**
 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 National Credit Code).

Government Charges

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

For Contracts Regulated by the National 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**

All Other Loans

Payable for each guarantee provided. **\$100.00**

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

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

Mortgage Insurance Premium Fee

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

Package Fee

Ultimate Home Loan Package Fee **\$325.00**

Charged from your nominated primary loan account and payable on the package start date; thereafter payable annually and charged on the last day of the month in which your package start date anniversary falls.

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**

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**

Redraw Fee

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

Internet Banking **\$0.00**

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**

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

Settlement Fee

Settlement Fee **\$ 180.00**

Payable for costs we incur or must pay to an agent to act on our behalf in arranging settlement of the loan

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).