

Effective 15 January 2026

Below is an explanation of credit-related fees and charges which you may be asked to pay during the course of your business loan. Some of these fees are for services we provide, and some are fees that we collect on behalf of others, such as the government.

See the Lending Products Product Schedule at www.greater.com.au/termsandconditions for information on other transaction fees and service charges which also apply to your loan.

Starting your loan

Establishment fee

Payable when your loan commences:

| Loan type | Establishment fee |
|-------------------------------------|--------------------|
| Business Term Loan | 0.25% (min. \$600) |
| Business Line of Credit | 0.25% (min. \$600) |
| Guarantee Facility (Bank Guarantee) | \$500 |

Payable when you increase your borrowings:

| Loan product | Establishment fee |
|-------------------------|--------------------|
| Business Term Loan | 0.25% (min. \$450) |
| Business Line of Credit | 0.25% (min. \$450) |

Construction Loan draw down fee

Payable when we make a progress payment under your loan contract. \$80

Law stationer's fee (Search fee)

Payable when we have to perform a title search or other searches in relation to your loan contract with us or a security. At cost

Guarantee fee

Payable for each guarantee provided in relation to your loan contract with us or security. \$200

Legal fee

Payable when we have to pay any costs to a solicitor or conveyancer for acting for us in relation to a loan contract or security. At cost

Personal Property Security Register (PPSR) fee

Payable when we incur PPSR fees in relation to accepting a personal property security (e.g. a motor vehicle) for a loan. Set by the government

PEXA transaction fee

Payable when we have to register any documents in relation to a security using PEXA, request information using PEXA, or we process a financial settlement using PEXA. As set by PEXA

Progress inspection fee

Payable when we arrange for a progress inspection to be performed. At cost

Registration fee

Payable when we have to register any documents in relation to a security e.g. registering a mortgage, discharge or transfer of title. Set by the government - varies by state

Settlement processing fee

Payable to us for arranging settlement of your loan contract with us. \$180

Valuation fee

Payable when we request a valuation of any security property. At cost

During the course of your loan

Administration fee

Payable when we consent to any subdivision, lease, discharge, partial discharge, change of name, release of a security, changing a policy of Lenders Mortgage Insurance, creation of subsequent security interest or any dealing in relation to a security. \$350

Conversion fee

Payable when you switch from one loan product to another loan product with us. This fee is payable on or before the date the variation takes effect. Break Costs may also apply if you are converting from a fixed rate loan before the end of the fixed rate period.

| Conversion type | Conversion fee |
|--|----------------|
| Switching to another loan type | \$350 |
| For each additional loan to be converted | \$250 |

Default administration fee

Payable if you fall behind in your loan repayments or you do not make your full required repayment by the due date. You can avoid this fee by making your loan repayments on time.

| Business Loans | Fee |
|---|------|
| Where less than two repayments are in arrears | \$20 |
| Where more than two repayments are in arrears | \$50 |

Default notice fee

Payable when we send you a notice informing you of a default under your loan contract. \$50

Guarantee Facility Maintenance fee

Payable monthly in advance. The fee is a percentage of the amount of the Guarantee Facility or the minimum. 1.50% p.a. (min. \$50)

Information fee

Payable when we provide information or copies to you or a third party relating to your loan contract or security. \$20 plus \$1 per page copied

Mercantile agent's fee

Payable when we instruct a mercantile agent to contact you on our behalf in relation to a loan contract with us or security. At cost

Monthly facility fee

| Loan type | Monthly fee |
|-------------------------|-------------|
| Business Term Loan | \$15 |
| Business Line of Credit | \$15 |

Prepayment fee

A prepayment fee is charged if we estimate we will make an economic loss as a result of extra repayments made during a fixed rate term.

We allow you to make extra payments up to a total of 5% of your original loan amount during the fixed rate period before a prepayment fee applies.

The prepayment fee is calculated as follows:

Extra Payment (over 5%) X Remaining Fixed Period X Interest Differential

The fee is charged to your loan account at the end of the month that the extra payment is made.

For more information on prepayments, please ask for a copy of our **Fixed Rate Loans FAQ**.

Redraw fee

| Redraw Method | Fee |
|------------------------------|------|
| Made in branch or in writing | \$30 |

Finalising your loan

Break cost fee

A break cost fee may be payable if the loan is repaid before the end of the fixed rate period, or if you switch to another loan type during the fixed rate period e.g. from a fixed rate to a variable rate.

The break cost fee is an estimate of the interest we should have received for the rest of the fixed rate period compared to the interest we would receive if we relend those funds. We compare the interest rate you locked into the equivalent current interest rate based on the time remaining on your fixed rate period.

If fixed interest rates have increased since you locked in your fixed rate, it's quite possible that you won't be charged a break cost fee. We only charge a break cost fee if we will incur a loss as a result of you breaking your fixed rate loan.

A simple version of the break cost formula is:

Break Cost = Loan Balance Owing X Interest Differential X Remaining Fixed Period

For more information on break costs, please ask for a copy of our **Fixed Rate Loans FAQ**.

WARNING

Break Costs can be quite high. We suggest you ask us for an estimate of the Break Cost and seek independent financial advice before you make any changes or early repayments to your fixed rate loan. A fixed rate option may not be suitable for you if you plan on breaking the fixed rate period.

Discharge administration fee

Payable when you request us to close your account. \$300

This document lists the standard credit-related fees and charges that may apply to Greater Bank business loans. This document is indicative only and does not vary any terms and conditions that apply to your loan contract (provided with loan offers). Loan Terms and Conditions are available at www.greater.com.au/termsandconditions and provided with loan offers. The fees and charges may be higher if your loan is more complex; for example, where there are multiple securities or guarantors. We reserve the right to vary the fees and charges shown in this document without notice. Applications for finance are subject to approval. You should be aware that there may be other costs when buying a property, such as stamp duty and conveyancing costs. You should obtain a quote for these costs from your solicitor.