

Schedule of Fees and Charges

Standard Home Loans - Variable Rate and Fixed Rate

(bcu's standard home loan is defined as a loan secured by one residential property)

Guide to pre-settlement fees and charges

The following fees and charges may be payable by you on or prior to the settlement of your loan

Establishment fee	Payable to us to establish and document a standard loan including our solicitors and valuers standard fees. Additional fees may apply for more complex matters involving multiple security properties, companies, trusts and guarantees	\$600.00
Lenders mortgage insurance premium	Payable should you be required to take out a Mortgage Insurance Policy	The amount we have to pay the insurer
Mortgage stamp duty	The amount we have to pay the relevant government body in connection with this contract or any security.	The amount we have to pay the relevant government body
Mortgage registration fee	The amount we have to pay the relevant government body in connection with registration of security documentation	The amount we have to pay the relevant government body
Rate lock fee	Payable to us if you take the opportunity to Lock in your home loan fixed rate. Rate will be locked in for a period of 90 days of your lock in application and fee payment. Fee may only be refunded if loan application is declined.	Fee is calculated at 0.15% of the loan application amount sought or minimum \$100.00
Title search fee	Payable to us when bcu undertakes a search of any security	\$30.00 per search
Valuation fee	Payable each time we obtain a valuation or inspection report for each security property in relation to a request for a progress payment under a building contract or any other request relating to any security.	The amount we have to pay our valuer

Guide to Post settlement fees and charges

The following costs, fees and charge may become payable after the settlement of your loan (assuming the loan runs the entire term), but only if you ask for certain things to happen. If you incur these fees and charges they will be debited to your Loan Account when payable and will be come payable as part of the loan balance unless we tell you otherwise.

Agent's fee	Payable if we use an agent to handle a document	\$35.00 per document handled
Bank cheque fee	Payable for each bank cheque required by you	Amount charged by issuing bank.
Cheque dishonour fee	Payable each time a payment to your loan account is dishonoured	The amount we are charged by the drawing Bank
Company search fee	Payable to us when bcu undertakes a search of your company	\$30.00
Discharge of mortgage fee	Payable to us when the loan is discharged in full.	Not ascertainable
Document handling fee	Payable when we handle a document ourselves for stamping	\$25.00 per document
Early repayment adjustment	Payable if prior to the expiry of any fixed rate period you make any early repayment in respect of your loan account without our approval or we agree to a request by you to vary the interest rate. Payable immediately prior to the repayment or variation being made.	Unascertainable - for details refer to your loan contract or contact bcu for further details
Priority payment fee	Payable each time we are required to transfer moneys to a service provider.	Amount charged by the issuing bank
Production fee for third party to produce documents	Payable to another lender if the Lender consents to any matter relating to your Loan agreement or any security (other than a matter for which another specific fee is payable) Payable when the Lender processes your request.	Unascertainable
Release of Mortgage	Payable to us when we agree to discharge any security and attend settlement on your behalf.	Unascertainable
Solicitors' costs and disbursements	Payable when we have to instruct our solicitors as a result of your application for a variation to, a discharge of, or our consent to variation of, this contract or any security.	The amount we have to pay our solicitors
Switch fee	Payable to us when you ask for our consent to vary your loan product or interest rate.	\$250.00

Third party fee	<p>Any amount we incur or have to pay to any third party in connection with anything required to be done under your Loan Agreement or the security after the settlement date, the extent to which reimbursement is sought from you.</p> <p>Payable when we incur or are required to pay the amount.</p>	Not ascertainable as at the disclosure date
Title production fee	Payable if we are requested to produce the Certificate of Title to register subsequent dealings	Not ascertainable
Title search fee	Payable to us when bcu undertakes a search of any security	\$30.00 per search
Valuation fee	Payable each time we obtain a valuation or inspection report for each security property in relation to a request for a progress payment under a building contract or any other request relating to any security.	The amount we have to pay our valuer
Variation fee	<p>Payable to us if we agree to a variation of your Loan Agreement or any Security including:</p> <ul style="list-style-type: none"> • substitution of security; • addition or variation of security; • amendment to the term of a Loan or a Loan Account; • consent to a second or subsequent mortgage or subdivision of security; • consent to a Lease over the security; • partial release of security; • transfer of security. <p>Payable when the Lender processes your request.</p>	Not ascertainable

Note: Fees and charges that are debited to a loan account will incur interest charges.

Additional information in relation to fees and charges relating to other bcu products are available on application.

Schedule of Fees and Charges

Personal Loans - Secured and Unsecured

The following fees and charges may be payable by you on or prior to the settlement of your loan

Establishment fee	Payable to us to establish and document a standard loan	\$200.00 - subject to member discount
Goods security fee	Payable to us when we take a mortgage over goods - \$75.00 per mortgage	\$75.00 per mortgage
Government charges	Government charges are payable to the relevant government authority.	Unascertainable The actual amount of each government charge will only be known at the time of payment
Mortgage stamp duty	The amount we have to pay the relevant government body in connection with this contract or any security.	The amount we have to pay the relevant government body

The following costs, fees and charges may become payable after the settlement of your loan but only if you ask for certain things, or certain things happen. If you incur these fees and charges they will be debited to your Loan Account when payable and will be payable as part of the Loan balance unless we tell you otherwise.

Account information requests	Payable to us if we receive a request from you, your appointed agents, the taxation office or government agency for copies of vouchers or statements, a fee per hour is charged for retrieval of the information. Payable when we process the request.	\$50.00 per hour
Bank cheque fee	Payable when you require us to provide a bank cheque.	The amount we are charged by the bank
Cheque dishonour fee	Payable each time a payment into your loan account is dishonoured.	The amount we are charged by the drawing bank
Consent fee	Payable to us each time you ask for our consent in relation to the <i>security</i> .	\$200.00 per document to which we provide our consent
Document handling fee	Payable to us when we handle a document ourselves, e.g. stamping.	\$25.00 per document

Goods security fee	Payable to us when we take a mortgage over goods.	\$75.00 each
PPSR fee	When details of our interest in your motor vehicle is registered, varied (including change in security), discharged cancelled or enquiry fees are incurred. Payable to the Personal Property Securities Register.	Not ascertainable as at the disclosure date
Search fees	Payable to us when additional searches are required before or after we advance the Amount of Credit.	Not ascertainable as at the disclosure date.
Stamp duty variation	Payable when we need to upstamp your mortgage to accommodate extra credit provided under a contract at the amount payable under the stamp duty scale set by the relevant Government authority plus any document duty applicable to any contract variation.	Not ascertainable as at the disclosure date
Statement of account reissue fee	Payable to us if we agree to your request for another copy of a previously issued statement of account. Payable when we process your request.	\$6.00 for each page provided
Third party fee	Any amount we incur or have to pay to any third party in connection with anything required to be done under your Loan Agreement or the security after the settlement date, the extent to which reimbursement is sought from you. Payable when we incur or are required to pay the amount.	Not ascertainable as at the disclosure date

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