

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 bcu to establish and document a standard loan including solicitor's and valuer's standard fees. Additional fees may apply for more complex matters involving multiple security properties, companies, trusts and guarantees	\$600.00 \$900 bcu 'OMG' Home loan
Lenders Mortgage Insurance Premium	Payable if you are required to take out Mortgage Insurance Policy	The amount bcu has to pay the insurer
Mortgage Stamp Duty	The amount bcu has to pay the relevant government body in connection with this contract or any security.	The amount bcu has to pay the relevant government body
Mortgage Registration Fee	The amount bcu has to pay the relevant government body in connection with registration of security documentation	The amount bcu has to pay the relevant government body
Rate Lock Fee	Payable to bcu 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. <i>Note: This option is not applicable for Fixed Rate Special Loans.</i>	Fee is calculated at 0.15% of the loan application amount or minimum \$100.00
Title Search Fee	Payable to bcu when we undertake a search of any security	\$30.00 per search
Valuation Fee	Payable each time bcu obtains 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 bcu has to pay the 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). 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 bcu uses an agent to handle a document	\$35.00 per document handled
Annual Fee	Fixed Rate Special Home Loan Annual Fee Payable on the last day of the sixth month following the <i>settlement date</i> (or on the last day of the 6th month following the settlement date of your current loan account with the lender, whichever is the earlier) and annually thereafter on the same day during the fixed rate term only.	\$495 per annum
	'OMG' Home Loan Annual Fee Payable on the last day of the month following the first anniversary of the <i>settlement date</i> and annually thereafter on the same day during the term.	\$198.00 per annum
	Investment Loan Annual Fee Payable on the last day of the sixth month following the settlement date (or on the last day of the sixth month following the settlement date of your current loan account with the lender, whichever is the earlier) and annually thereafter on the same day during the term.	\$849.00 per annum
Arrangement Fee	Payable each time we agree to enter into an arrangement in relation to loan arrears, overdue payments or have to follow-up up on broken arrangements.	\$10.00
Arrears Notice Fee (per letter)	Payable each time we issue a notice to you in relation to any overdue payment or to notify you are over limit or you are in default	\$25.00
Bank Cheque Fee	Payable for each bank cheque required by you	Amount charged by issuing bank
Cheque Dishonour Fee	Payable to bcu each time a payment to your loan account is dishonoured Processed Manually Processed Electronically	\$12.50 \$2.50
Company Search Fee	Payable to bcu when we undertake a search of your company	\$30.00

Discharge of Mortgage Fee	Payable to bcu when the loan is discharged in full	Not ascertainable
Document Handling Fee	Payable to bcu when bcu handles a document for stamping	\$25.00 per document
Early Repayment Adjustment	Payable to bcu 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
Email/SMS/Telephone arrears reminder fee	Payable each time we make contact with you in relation to any overdue payment, if your account is overdrawn with or without arrangements, if you are over limit or if you are in default.	\$15.00
Manual arrears transfer fee	When we, at our discretion, transfer funds between a member's products if a payment or withdrawal by you would mean your account is overdrawn or if your loan is in arrears or when you have requested bcu to make a transfer to bring an account or loan into order on your behalf.	\$6.00
Notice of Demand	Payable for each Notice of Demand we issue	\$45.00
Priority Payment Fee	Payable to bcu each time bcu is required to transfer money 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
Redraw Fee	'bcu OMG Home Loan' Payable to bcu and you request a redraw. Debited to your loan account at the end of the month in which the redraw is processed.	\$10.00 per redraw
Release of Mortgage	Payable to bcu when we agree to discharge any security and attend settlement on your behalf	Unascertainable

Switch Fee	Payable to bcu 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 to bcu when we incur or are required to pay the amount</p>	Not ascertainable as at the disclosure date
Title Production Fee	Payable if bcu is requested to produce the Certificate of Title to register subsequent dealings	Not ascertainable
Title Search Fee	Payable to bcu when we undertake a search of any security	\$30.00 per search
Valuation Fee	Payable each time bcu obtains 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 bcu has to pay our valuer
Variation Fee	<p>Payable to bcu 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 bcu to establish and document a standard loan	\$200.00 Unsecured \$250.00 Secured
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 bcu has to pay the relevant government body in connection with this contract or any security	The amount bcu has 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 bcu advises otherwise.

Account Information Requests	Payable to bcu 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
Arrangement Fee	Payable each time we agree to enter into an arrangement in relation to loan arrears, overdue payments or have to follow-up up on broken arrangements.	\$10.00
Arrears Notice Fee (per letter)	Payable each time we issue a notice to you in relation to any overdue payment or to notify you are over limit or you are in default	\$25.00
Bank Cheque Fee	Payable when you require bcu to provide a bank cheque	The amount we are charged by the bank
Cheque Dishonour Fee	Payable to bcu each time a payment to your loan account is dishonoured Processed Manually Processed Electronically	\$12.50 \$2.50
Consent Fee	Payable to bcu each time you ask for our consent	\$200.00 per document to

	in relation to the security	which we provide our consent
Email/SMS/Telephone arrears reminder fee	Payable each time we make contact with you in relation to any overdue payment, if your account is overdrawn with or without arrangements, if you are over limit or if you are in default.	\$15.00
Manual arrears transfer fee	When we, at our discretion, transfer funds between a member's products if a payment or withdrawal by you would mean your account is overdrawn or if your loan is in arrears or when you have requested bcu to make a transfer to bring an account or loan into order on your behalf.	\$6.00
Monthly Fee	Payable to bcu on the last day of the month commencing on the last day of the month following the <i>settlement date</i> and monthly thereafter	\$8.00 per month
Notice of Demand	Payable for each Notice of Demand we issue	\$45.00
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 Personal Property Security Register	Not ascertainable as at the disclosure date
Redraw Fee	Payable to bcu and you request a redraw. Debited to your loan account at the end of the month in which the redraw is processed.	\$25.00 per redraw
Search Fees	Payable to bcu 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 bcu if we agree to your request for another copy of a previously issued statement of account Payable when your request is processed	\$6.00 for each page provided

<p>Third Party Fee</p>	<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 bcu incurs, or are required to pay, the amount</p>	<p>Not ascertainable as at the disclosure date</p>
-------------------------------	---	--

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.