



Fees and Charges - Loans & Credit¹

Effective Date: 1 May 2020

Home Loans

	Application Fee ²	Establishment Fees ³	Lenders Mortgage Insurance (LMI) Documentation Fees (if applicable) ⁴
Basic Variable	\$350	At cost	\$150
No Regrets	\$350	At cost	\$150
No Regrets Investment	\$350	At cost	\$150
No Regrets First Home Buyer	\$350	At cost	\$150
Platinum - Owner Occupied	\$350	At cost	\$150
Platinum - Investor	\$350	At cost	\$150
Fixed Rate	\$350	At cost	\$150
Interest Only - Owner Occupied	\$350	At cost	\$150
Interest Only - Investor	\$350	At cost	\$150
Bridging Loan	\$400	At cost	\$150
Green Home Loan Special	\$350	At cost	\$150

Personal Loans

	Application Fee ²	Establishment Fees ³
Cracking Car Loan	\$250	Nil
Secured Personal Loan	\$250	Nil
Unsecured Personal Loan	\$250	Nil
Green Saver Personal Loan	\$200	Nil

Other Loan Fees and Charges

Fee	Amount	Description	Timing of Fee
Arrears Notice Fee	\$20	Payable each time you are eight or more days late on your repayments and we send you an arrears notice.	At time we send a notice
BPAY Return Fee	\$20	Payable if you lodge a request to recover a BPAY that you have sent to a BPAY biller in error. The recovery process can take up to 6 weeks.	The day funds are returned to your account
Cheque Special Answer Fee	\$20	Payable if you request special clearance of a cheque deposit.	At time your request is received
Cheque Stop Payment Fees	Refer to description	\$8 payable for each Stop Payment on Personal Cheques. \$15 payable for each Stop Payment on Corporate Cheques.	Nil
Default Notice Fee	\$30	Payable each time you default on your repayments and we send you a default notice.	At time we send a notice
Discharge Processing Fee	\$80	Payable for each mortgage discharged when you repay your Home Loan in full or request a release of security.	At time of discharge
Dishonour Fee	\$9.90	Payable for each Ezy Debit, Cheque Deposit, Direct Debit or Personal Cheque that is dishonoured.	At time transaction is dishonoured
HU EzyPay Reject Fee	\$5	Payable if an HU EzyPay is sent by you to an account at another institution that is closed or does not exist. Funds will be returned from the other institution within 3 working days.	The day funds are returned to your account
HU EzyPay Recall Fee	\$50	If an HU EzyPay is sent to a 'valid account' at another institution in error, a claim must be lodged to recover these amounts and the process takes up to 6 weeks. The fee is charged on the same day the funds are returned to your account.	The day funds are returned to your account
Fixed Rate Break Fee	Refer to description	<p>A "break fee" is payable if you do any of the following during the fixed rate period of your fixed interest rate home loan;</p> <ul style="list-style-type: none"> • Repay the home loan. • Make additional repayments exceeding 3% of the original loan amount in any 12-month period. Additional payments are those over and above the standard repayments as set out in the Schedule to the Loan Contract (Schedule). • Request to change the fixed interest rate home loan to a variable interest rate home loan. • Request to change the fixed interest rate home loan to an alternate fixed interest rate home loan. • Fail to rectify any breach of the Loan Contract within the time limit we specify in a default notice we serve on you. <p>The day upon which any of these things happen is called the "break day". The break cost fee is our reasonable estimate of the loss we suffer when any of these things happen. We can only charge the break cost fee when the interest rates current on the break day are less than the fixed rate payable under your contract.</p> <p>The break cost is calculated by applying the difference between the fixed interest home loan Annual Percentage Rate, and the Break Rate to any repayment(s) for the balance of the fixed term where:</p> <ul style="list-style-type: none"> • The Break Rate is the Annual Percentage Rate for fixed loans we offer at the time, or if we do not offer any, then the Annual Percentage Rate we determine in good faith in either case less 0.50%. • The balance of the fixed term is in whole months excluding the month in which you make the final repayment. • The Fixed Annual Percentage Rate is the annual percentage rate as disclosed in the Schedule. 	The day the Fixed Rate Loan is paid out or in the case of repayments exceeding 3% of the loan amount, in the month following the funding anniversary

Other Loan Fees and Charges

Late Payment Fee	\$10/month	Payable each month if you are 60 days or more behind in your repayments.	The 20th of each month
Progress Payment Fee	\$75	Payable for each progress payment made on your Construction Home Loan.	At time of transaction
Redraw Fee	Refer to description	Redraw transactions are free on the Standard Variable product and are not available on Fixed Rate or Personal Loans. For other home loans, one free online redraw is permitted each calendar month. Thereafter a fee of \$10 is payable for each redraw completed online or by telephone banking. A fee of \$25 is payable for all staff assisted redraws.	At time of transaction Last day of each month
Visa Card Reissuance Fee	Refer to description	Payable if your Visa card is damaged or lost and you order a replacement card. \$20 to send replacement to an Australian address. \$100 to send replacement to an overseas address.	At time your request is received

- 1** This brochure does not contain all of the required precontractual information for your credit contract. Please refer to your credit contract for further information.
- 2** Payable on the day your loan is funded.
- 3** Made up of legal, valuation and security registration fees. These costs may vary depending on the type and size of the loan. Please see staff for further information.
- 4** This fee is only applicable where LMI is payable, that is Home Loans, or Home and Land Loans with a loan to valuation ratio (LVR) over 80%; and Land Only Loans with an LVR over 70%. This fee covers all work performed by Hunter United in arranging and gaining approval for LMI on your loan.