

## QBANK fees and charges applicable to mortgage loans and overdrafts secured by real estate property.<sup>1</sup>

The following fees and charges are payable **AT SETTLEMENT** of a loan facility<sup>4</sup>

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| <b>Loan Establishment Fee</b><br>Includes the cost of: <ul style="list-style-type: none"> <li>• A standard property valuation fee<sup>2</sup> for one security.</li> <li>• Preparation of one mortgage</li> <li>• One title search</li> <li>• Solicitor petties</li> </ul>   | \$700<br>(waived on the classic plus package)                  |
| <b>Standard Settlement Fee</b><br>Applies once only per standard loan facility.  | \$195  |
| <b>Construction Settlement Fee</b><br>Applies once only per construction loan facility.  | \$295  |
| <b>Additional Valuation Fee</b><br>The valuation fee for one security is covered in the loan establishment fee. For additional securities, the additional valuation fee applies. <sup>2</sup>  | AT COST  |
| <b>Additional Security Fee</b><br>Applies to each additional security within a loan facility.  | \$185  |
| <b>Split Loan Fee</b><br>Applies per additional loan split.  | \$25<br>(waived on the classic plus package)                   |
| <b>Progress Inspection Fee</b><br>Applies to construction loans and covers the cost of progress valuation inspections.   | At cost  |
| <b>Fixed Interest Rate Cap Fee</b><br>Payable if you wish to lock a fixed interest rate at the time of application for 60 days. The fee is deducted from loan proceeds at settlement.  | Greater of \$200 or 0.15% of the loan amount                   |
| <b>Guarantee Fee</b><br>Applies when a Guarantee is required to secure a loan facility. If a security guarantee is involved an 'additional security fee' applies.  | \$300  |
| <b>Contract Alteration Fee</b><br>Payable if you request a change to a loan contract prior to settlement that requires new documentation to be prepared.   | \$200  |
| <b>Change of Name</b><br>Professional fee to prepare the change of name documents for lodgement at the lands titles office. <sup>5</sup>   | \$165  |
| <b>PEXA Fee</b><br>Payable when a settlement is processed through the PEXA system (charged per security property).   | AT COST  |
| <b>Title Search Fee</b><br>Applies to each security property being taken.  | AT COST  |
| <b>Government Charges (if applicable)</b> <ul style="list-style-type: none"> <li>• Stamp Duty</li> <li>• Registration of mortgage</li> <li>• Release of mortgage</li> <li>• Transfer of ownership</li> <li>• Change of name on title</li> <li>• Settlement Notice</li> </ul> | AT COST<br>AT COST<br>AT COST<br>AT COST<br>AT COST<br>AT COST |

The following fees and charges may become payable and charged **POST SETTLEMENT** of a loan facility<sup>4</sup>

|   |                   |
|---|-------------------|
| <b>Package Fee - Classic Plus Only</b><br>Payable on a monthly basis.<br>Note: if the classic plus product is switched or repaid within the first year, \$300 is payable less the amount of the package fee that is already paid.   | \$25<br>per month |
| <b>Top Up Fee<sup>1</sup></b><br>Applies when further lending is requested and applied to a current QBANK loan limit. Payable at the time the top-up is funded.   | \$200             |
| <b>Top Up Contract Fee</b><br>Applies to each contract prepared for a loan top up.<br>Note: <ol style="list-style-type: none"> <li>If a valuation is required, a standard property valuation fee will be charged (per security) in addition to the top up fee.<sup>2</sup></li> <li>If the top up involves a construction/renovation where QBANK are controlling the disbursement of the loan funds, the Construction Settlement Fee and Progress Inspection Fees will apply</li> <li>One or more Title Search Fees may also apply</li> </ol> | \$82.50           |
| <b>Standard Property Valuation Fee</b><br>Applies to post settlement transactions where a valuation is required. <sup>2</sup>   | AT COST           |

## Product Variation Fee's

|   |   |
|---|---|
| Payable if a change is made to a contracted loan product.   |   |
| <b>Product Switch</b> i.e. variable to fixed / fixed to variable. Note: If switching an existing fixed loan, in addition to this fee, refer to the Fixed Rate Early Termination (Break Cost) Fee                                  | \$200   |
| <b>Varying a Repayment Type</b>   |   |
| • Interest only to Principal and Interest   | No charge   |
| • Principal and Interest to Interest Only   | \$200   |
| <b>Principal Reduction</b> i.e. when a payment is made to the principal owing and an adjustment is made to the minimum repayment amount on a loan.  | No Charge   |
| <b>Interest Only Extension</b> i.e. extending the interest only term of a loan  | \$200   |
| <b>Offset Variation</b> i.e. adding, changing or removing an offset facility on a loan account  | No Charge   |
| <b>Product Roll Over</b> i.e. where the terms of a Fixed product and/or Interest Only product are rolling off the contracted term/s i.e.<br>– fixed rolling to variable and/or<br>– Interest Only rolling to Principal & Interest | No Charge<br>(when requested prior to the rollover date). |
| <b>Consolidation/Loan Rebalance</b> i.e. merging or rebalancing the limits of 2 or more loans, where the overall loan amounts remains unchanged.  | \$200   |

## Security Variation Fee's (including security releases)

|   |       |
|---|-------|
| Payable if a change is made to a contracted loan security.  |       |
| <b>Partial Discharge</b> i.e. to partially release security on a loan facility  |       |
| • With Settlement   | \$530 |
| • Without Settlement  | \$420 |
| <b>Full Discharge</b> i.e. full release of security   |       |
| • With Settlement   | \$530 |
| • Without Settlement  | \$420 |
| <b>Substitution</b> i.e. to substitute an existing security with a new security on a loan facility. Note: If a valuation is required, a standard property valuation fee will be charged (per security) in addition to this fee. <sup>2,5</sup>  | \$750 |
| <b>Subdivisions</b> i.e. fee payable for the processing of sub-dividing land on an existing security Note: If a valuation is required, a standard property valuation fee will be charged (per security) in addition to this fee. <sup>2,5</sup> | \$530 |
| <b>Consents (production of title)</b> i.e. consents to any dealings in relation to an existing security. <sup>5</sup>   | \$530 |
| <b>Change of Name</b><br>Professional fee to prepare the change of name documents for lodgement at the lands titles office. <sup>5</sup>  | \$165 |
| <b>Priority Agreement</b> (Deed of Priority)<br>Payable when another financial institution requests a second mortgage over a QBANK security   | \$300 |

|  |         |
|--|---------|
| <b>Paper Redraw Fee</b><br>Payable at each manual redraw; electronic redraws are free via QBANK Internet Banking.  | \$25    |
| <b>Overdraft Over Limit Fee</b><br>Payable if you exceed your overdraft limit.   | \$30    |
| <b>Fixed Rate Early Termination (Break Cost) Fee</b><br>An interest adjustment may be payable if you repay your loan or change to another rate. <sup>3</sup> | At Cost |
| <b>Copy of Documents Fee</b><br>Payable if you request a copy of a loan document.  | \$30    |

### DISCLAIMERS

- 1) Lenders mortgage insurance may apply.
- 2) Additional costs for non-standard valuations and travel may apply. A non standard valuation is considered as:
  - a) Property that is valued greater than \$750,000
  - b) Property that is not in a metro or major regional centre
  - c) Property that is deemed to be a specialised property by a QBANK panel valuer (assessed on a case by case basis)
  - d) Property that is on acreage
 Non-standard valuations can be priced on request. Please contact QBANK to arrange if required.
- 3) For further information on the early termination fee calculation, refer to page two of QBANK's Fixed Interest Rate Cap Agreement. To obtain a copy of the agreement, visit [www.qbank.com.au](http://www.qbank.com.au) or call us on 13 77 28.
- 4) A loan facility is defined as a loan that
  - a) Can have multiple securities cross collateralised and/or
  - b) Can have up to 4 loan splits
- 5) Government fees may apply

### General Disclaimer

You can obtain a copy of the General Information, Terms and Conditions by visiting [www.qbank.com.au](http://www.qbank.com.au) or call us on 13 77 28.