

Level 1, 231 North Quay, Brisbane Qld 4000. PO Box 13003, George Street Qld 4003 | Phone: 13 77 28 | Email: info@qbank.com.au
Website: qbank.com.au | QPCU Limited T/A QBANK | ABN 79 087 651 036 | AFSL No. 241413 | BSB: 704 052

Home Lending

QBANK fees and charges applicable to mortgage loans and overdrafts secured by real estate property.¹

The following fees and charges are payable **AT SETTLEMENT** of a loan facility⁴

Loan Establishment Fee

Includes the cost of:

- A standard property valuation fee² for one security.
- Preparation of one mortgage
- One title search
- Solicitor petties

\$700

(waived on the classic plus package)

Standard Settlement Fee

Applies once only per standard loan facility.

\$195

(waived on the classic plus package)

Construction Settlement Fee

Applies once only per construction loan facility.

\$295

Additional Valuation Fee

The valuation fee for one security is covered in the loan establishment fee. For additional securities, the additional valuation fee applies.²

AT COST

Additional Security Fee

Applies to each additional security within a loan facility.

\$185

Split Loan Fee

Applies per additional loan split.

\$25

(waived on the classic plus package)

Progress Inspection Fee

Applies to construction loans and covers the cost of progress valuation inspections.

AT COST

Fixed Interest Rate Cap Fee

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

Guarantee Fee

Applies when a Guarantee is required to secure a loan facility. If a security guarantee is involved an 'additional security fee' applies.

\$300

Contract Alteration Fee

Payable if you request a change to a loan contract prior to settlement that requires new documentation to be prepared.

\$200

Change of Name

Professional fee to prepare the change of name documents for lodgement at the lands titles office.⁵

\$165

PEXA Fee

Payable when a settlement is processed through the PEXA system (charged per security property).

AT COST

Title Search Fee

Applies to each security property being taken.

AT COST

Government Charges (if applicable)

- Stamp Duty
- Registration of mortgage
- Release of mortgage
- Transfer of ownership
- Change of name on title
- Settlement Notice

AT COST

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The following fees and charges may become payable and charged **POST SETTLEMENT** of a loan facility⁴

Package Fee - Classic Plus Only

Payable on a monthly basis.

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
per month

Top Up Fee¹

Applies when further lending is requested and applied to a current QBANK loan limit.
Payable at the time the top-up is funded.

\$200
(waived on the classic plus package)

Top Up Contract Fee

Applies to each contract prepared for a loan top up.

Note :

- If a valuation is required, a standard property valuation fee will be charged (per security) in addition to the top up fee.²
- 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
- One or more Title Search Fees may also apply

\$82.50

Standard Property Valuation Fee

Applies to post settlement transactions where a valuation is required.²

AT COST

Product Variation Fees

Payable if a change is made to a contracted loan product.

Product Switch

e.g. 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

Varying a Repayment Type

- Interest only to Principal and Interest
- Principal and Interest to Interest Only

NO CHARGE
\$200

Principal Reduction

e.g. when a payment is made to the principal owing and an adjustment is made to the minimum repayment amount on a loan.

NO CHARGE

Interest Only Extension

e.g. extending the interest only term of a loan

\$200

Offset Variation

e.g. adding, changing or removing an offset facility on a loan account

NO CHARGE

Product Roll Over

e.g. where the terms of a Fixed product and/or Interest Only product are rolling off the contracted term/s

- fixed rolling to variable and/or
- Interest Only rolling to Principal & Interest

NO CHARGE
(when requested prior to the roll-over date)

Consolidation/Loan Rebalance

e.g. merging or rebalancing the limits of 2 or more loans, where the overall loan amounts remains unchanged.

\$200

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Security Variation Fees - including security releases

Payable if a change is made to a contracted loan security.

Partial Discharge

e.g. to partially release security on a loan facility

• With Settlement	\$530
• Without Settlement	\$420

Full Discharge

e.g. full release of security

• With Settlement	\$530
• Without Settlement	\$420

Substitution

e.g. 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. ^{2,5}	\$750
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Subdivisions

e.g. 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. ^{2,5}	\$530
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Consents (production of title)

e.g. consents to any dealings in relation to an existing security.⁵

\$530

Change of Name

Professional fee to prepare the change of name documents for lodgement at the lands titles office.⁵

\$165

Priority Agreement (Deed of Priority)

Payable when another financial institution requests a second mortgage over a QBANK security

\$300

Other Fees

Paper Redraw Fee

Payable at each manual redraw; electronic redraws are free via QBANK Internet Banking.

\$25

Overdraft Over Limit Fee

Payable if you exceed your overdraft limit.

\$30

Fixed Rate Early Termination (Break Cost) Fee

An interest adjustment may be payable if you repay your loan or change to another rate.³

AT COST

Copy of Documents Fee

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, 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 or call us on 13 77 28.