

## Loans Fees and Charges

	Establishment Fee	Annual Fee	Monthly Loan Administration Fee
<b>Home and investment loans – new borrower specials</b>			
Basic	\$0	\$0	\$0
Premium	\$0	\$380	\$0
Fixed	\$0	\$0	\$0
Eco	\$0	\$0	\$0
<b>Home, investment and business loans</b>			
Basic	\$300	\$0	\$8
Premium	\$0	\$380	\$0
Fixed	\$300	\$0	\$8
Eco	\$0	\$0	\$0
Equity Extra Overdraft	\$300	\$0	\$10
Business Loan	\$800	\$0	\$8
Business Overdraft	\$800	\$0	\$8
<b>Home, investment and business loans - other fees<sup>1</sup></b>			
Valuation - Residential			\$300
Valuation - Construction (payable in addition to valuation – residential)			\$800
Valuation - Non-Residential (Includes commercial, rural & rural lifestyle properties over 30ha)			at cost
Loan Increase			\$300
Legal fee - Residential (includes legal service work such as mortgage preparation)			\$200
Legal fee - Non-Residential			at cost
Guarantee Establishment (payable in addition to any establishment or loan increase costs)			\$200
Redraw - Assisted			\$25
Redraw - Electronic			\$0
Contract Variation & Consent			\$300
Fixed Rate Break Costs (the costs amounts to a reasonable estimate of our loss caused by the break)			calculated
Mortgage Discharge Fee (payable in addition to any out-of-pocket expenses incurred by Summerland)			\$250

1. applicable to loan applications taken from 1 February 2022

These fees are effective as at 01 February 2022. Information is subject to change. Conditions, eligibility and credit criteria applies. Refer to the Transaction Limits for further information.

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	Establishment Fee	Annual Fee	Monthly Loan Administration Fee
<b>Personal loans and overdrafts</b>			
General Purpose	\$175	\$0	\$5
Equity Plus	\$175	\$0	\$5
Car	\$175	\$0	\$5
Eco	\$130	\$0	\$0
Everyday Overdraft	\$175	\$0	\$8
<b>Personal loans and overdrafts- other fees</b>			
Guarantee Establishment			\$175
Contract Variation			\$175
Redraw			\$25
<b>Credit cards</b>			
Rewards	\$0	\$79	\$0
Low Rate	\$0	\$49	\$0
<b>Credit cards - other fees</b>			
Cash Advance			\$3.50
<b>Arrears fees</b>			
First Reminder Letter			\$0
Subsequent Reminder Letter			\$20
Reminder Call			\$5
Default Notice			\$50

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