Loan Fees and Charges

	Establishment Fee	Annual Fee	Monthly Loan Administration Fee
Home and investment loans – Special Offer[1], First Home Buyer[2]			
Basic	$0	$0	$0
Premium	$0	$380	$0
Fixed	$0	$0	$0
Eco	$0	$0	$0
Home, investment and business loans[3]			
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

Home, investment and business loans - other fees[4]	
Valuation – Standard Residential (residential property up to and including 2.5 hectares) [5]	$400
Valuation - Construction (payable in addition to Valuation – Standard Residential)	$800
Valuation – Other (includes commercial, rural & residential property larger than 2.5 hectares)	at cost
Loan Increase	$300
Legal fee – All Residential (includes legal service work such as mortgage preparation)[5]	$225
Legal fee – Other (includes legal service work for properties that are not Residential)	at cost
Guarantee Establishment (payable in addition to any establishment or loan increase costs)	$200
PEXA Processing Fee (when your settle your loan via Property Exchange Australia) [5]	at cost
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)	$325

1. Special Offer available for minimum new loan amount $150,000, principal and interest repayments only, Loan to Valuation Ratio (LVR) limits apply. Eligibility for new lending for customers seeking both fixed and variable rates will be based on the combined loan amount.
2. Fees applicable to eligible first home buyers for the purchase of an eligible first home.
3. Fees applicable to new loans that do not meet Special Offer criteria.
4. Applicable to loan applications taken from 01 July 2026.
5. Waived for Premium Home Loan.

If you already have a loan contract with us, this document must be read together with the Schedule to your loan contract (which details the fees and charges applying to your loan when advanced) and any variation notice we have given you.

Products are issued by Regional Australia Bank Ltd trading as Summerland Bank (ABN 21 087 650 360). AFSL & Australian Credit Licence 241167.

These fees are effective as at 01 July 2026. Information is subject to change. Conditions, eligibility and credit criteria applies. Refer to the Fees, Charges and Transaction Limits schedule for further information. Target market determination available on request at our branches.

Loan Fees and Charges

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

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