

Fees and charges applicable to your loan

Fees and charges booklet

5 February 2018

Loan establishment

Fees and charges payable on entering into your loan.

Details of any fees and charges payable for entering into your loan such as establishment fees, Lender's mortgage insurance premium, credit risk fee, legal costs and related disbursements (including stamp duty and registration fees) and other applicable fees may vary from Facility to Facility.

Details of any such fees will be provided by Advantedge, or the Lender's solicitors or settlement agent, prior to the commencement of your Facility. Fees and charges for entering into your loan are payable by you on or before the drawdown of your Facility.

Loan transacting

Fees and charges for the use of payment and access method conditions (incurred by and reimbursement to the Lender).

Your loan facility provides you with the ability to process an unlimited number of transactions through a number of different transaction methods. The table below will help you understand the type of transactions that can be processed on your Facility. Fees and Charges for transactions are set out below.

Free Transactions	Free Transactions
Internet	Unlimited
Phone	
Repayments from nominated bank account	
Additional payments to and from nominated bank account	
Direct Salary Credits	
Other Income Credits	
BPAY® Credits	
Direct Debits	
Direct card transactions	Unlimited within rediATM network

Loan transacting – Inward payments to your loan account

Regular scheduled loan repayments made from nominated bank account	Free
Once-off inward payments and transfers from another loan account, processed via StarNet (internet) or StarCall (phone)	Free
Manual Transaction Fee – payable per inward payment or set of ongoing payments processed manually	Free
Direct Credit Entry Fee Per Direct Credit inward receipt	Free

Inward Transaction Services	Fee per service
Direct Credit Entry Stop Payment	Free
Cash Deposit Fee Cash inward receipt	\$5
Cheque Lodgement Fee Inward receipt deposit of cheque/s	\$8
Dishonour Fee – Loan Repayments Loan repayment under your direct debit authority is dishonoured	\$10

Loan transacting – Outward payments from your loan account

Redraws and transfers to another loan account, processed via StarNet (internet) or StarCall (phone)	Free
Direct Debit Entry Fee Per Direct debit outward payment	Free

Outward Transaction Services	Fee per service
Direct Debit Entry Stop Payment	Free
Direct Credit Entry Stop Payment	Free

Loan transacting – Direct card

Direct card is a convenient and cost efficient way of transacting on your loan at ATMs and outlets which have EFTPOS functionality.

Transactions processed at ATMs within the NAB / rediATM teller machine network will not incur charges; whereas transactions processed outside the NAB / rediATM network are subject to a charge set by the ATM operator, under the ATM Direct Charging scheme.

For more details on direct card or ATM Direct Charging, please contact Advantedge on 1300 543 558.

EFTPOS Transaction Fee Per EFTPOS transaction within Australia	Free
ATM transactions processed within NAB / rediATM network	
ATM Withdrawal Transaction Fee Per ATM withdrawal transaction	Free
ATM Enquiry Fee Payable per Available Credit Balance enquiry at any NAB / rediATM teller machine requested by use of a direct card within Australia.	Free
ATM transaction processed outside NAB / rediATM network	
ATM Operator Fee – Withdrawal Per ATM withdrawal transaction within Australia at a non NAB / rediATM automatic teller machine	Set by ATM operator
ATM Operator Fee – Balance Enquiry Payable per Available Credit Balance enquiry at any non NAB / rediATM teller machine requested by use of a direct card within Australia	Set by ATM operator

Direct Card Transaction Services	Fee per service
Overseas Cash Withdrawal Fee Per cash withdrawal that is made outside Australia.	\$4
Foreign Currency Conversion Fee Payable per transaction in a foreign currency outside Australia	2% of the transaction amount
Card Replacement Fee Within Australia.	\$15
Overseas Card Replacement Fee Outside Australia.	\$52

Loan transacting – BPAY

Credit Transaction Fee Per BPAY® credit transaction into your loan	Free
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In addition, Government taxes or levies may be payable in respect of transactions referred to in the Loan Transacting section.

Fees and charges set forth in this Loan Transacting section may be debited to your Facility Account or your Nominated Account on the day they are incurred. Fees and charges debited to the Facility Account will be added to the outstanding balance of the account and will thereafter incur interest.

Loan servicing

Fees and charges payable during the course of your loan for services which you request.

Construction Administration Fee Administration Fee for progress payment to a builder where a satisfactory bank or credit union account for electronic payment transfer is not made available.	\$13
Provision of copy loan documentation	\$30 per request
Telegraphic Transfer Fee Payable per outward Telegraphic Transfer you request the Lender to complete after the settlement of the loan.	\$50
Production Fee Payable if you request the Lender to produce a title at the Land Titles Office or consent to any lodgement.	\$99
Restructure Administration Fee Payable per request if you request the Lender to restructure a facility, for example, by opening split accounts or converting from another loan type.	\$100
Consent Processing Fee Payable if you request the Lender to consent to matters that may include 2nd mortgage, Deceased Estate, Lease, Easement or Transfer of Ownership or a loan variation such as a change in borrower/s, security substitution or Deed of Set Off.	\$100
Security Variation Fee Payable if you request the Lender to process a security variation that involves, for example, the partial discharging or the finalisation of sub-division of security properties.	\$250

The Lender may also charge you for costs payable where the Lender requests or requires, for example, advice or assistance from its solicitors or settlement agents to effect a restructuring of your loan, to consent to a dealing affecting the security property, or in the event of your default. Settlement agent fees may also be payable for loan variations. These costs will be payable by you.

Fees and charges set forth in the Loan Servicing section will generally be debited to your Facility account on the day they are incurred and will thereafter attract interest. They are payable by you on demand or as the Lender otherwise requires.

Loan discharge

Fees payable on the repayment of your Facility.

Lender's Administration Fee Administrative costs payable per discharge of mortgage at time of discharge.	\$295
Lender's Early Payment Loss (Fixed Rate Loans only) May be payable at the time of repayment if you repay your Facility in part or in full during any fixed interest rate period.	As per your loan agreement

All fees and charges referred to in the Loan Discharge section will be payable by you on or before the repayment of your Facility.

In addition, legal fees charged by the Lender's solicitor will be payable by you directly to the solicitor.

Specific fees

Fees and charges that are related to specific account types.

Construction Drawdown Fee Fee payable prior to first progress drawdown payment on all construction loans.	\$300
Fixed Rate Fee Non-Refundable fee payable where the Lock Rate option is requested to lock the interest rate.	\$395
Loan Processing Fee Payable to the lender for processing a new loan.	\$250
Settlement Agent Fees Payable to the settlement agent for costs associated with settlement.	Variable

Annual fee

Annual Fee Payable annually on initial drawdown and each anniversary of initial drawdown, if payable under your loan terms.	\$120
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Further Information

For further information regarding the fees and charges outlined in this booklet, please contact Advantedge on 1300 543 558.

Unless otherwise specified, fees and charges are inclusive of GST.

The Lender may vary current fees and charges or introduce new fees and charges in accordance with your Loan Term and Conditions Booklet.

The Lender for your Facility is

AFSH Nominees Pty Ltd
(ABN 51 143 937 437)

Connective Home Loans Essentials is funded by the Advantedge Residential Loan program. AFSH Nominees Pty Ltd (AFSH) ACN 143 937 437 Australian Credit Licence 391192 is the program lender and Advantedge Financial Services Pty Ltd (Advantedge) ACN 130 012 930 Australian Credit Licence 391202 is the program loan servicer.