

Credit Fees and Charges

EFFECTIVE FROM 14 FEBRUARY 2011

These fees and charges are subject to change. Lending criteria may apply.

Loan Application Fee	\$400.00
Consent Fee (Fee for the Bank providing consent at the request of the borrower/guarantor)	\$100.00
Discharge Fee (Fee payable to the Bank for a discharge or partial discharge of each security held by the Bank)	\$100.00
Interest Rate Fix Fee (Fee payable upon successful application to fix the interest rate for a further period upon expiry of a previous fixed interest rate)	\$100.00
Loan Restructure Fee (Fee payable for the structural change of existing borrowings)	\$200.00
Request Disclosure (The amount of time extended by the Bank's staff in complying with requested disclosure charged at \$40.00 per hour)	\$40.00 per hour
Administration Fee (Fee payable where the Bank has to make a payment in respect of a secured property because of a default in payment of other obligations in terms of the loan by the owner.)	\$50.00 for each such payment
Debt Management Fee (The Bank's internal management costs charged at an hourly rate applicable to the relevant personnel, which the Bank considers in good faith necessary due to the Bank becoming concerned about the borrower's financial affairs.)	\$250.00 min
Fixed Rate Pre-payment Restructure Fee (Recovery of prepayment loss/cost may also apply as per loan agreement.)	\$100.00
Other (any costs that the Bank incurs obtaining advice and assistance about the borrower from external advisors in circumstances where the Bank, in good faith considers such advice as necessary)	Actual charge