

# Credit Fees and Charges

**EFFECTIVE FROM 2 MARCH 2009**

*These fees and charges are subject to change*

A copy of our current Investment Statement and Disclosure Statements are available on request and free of charge from any branch or agency of the Southland Building Society (SBS) or [www.sbs.net.nz](http://www.sbs.net.nz)

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

[www.sbs.net.nz](http://www.sbs.net.nz)

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