

Correct as at 31 October 2023

The following fees and charges that relate to Greater Bank's lending and other services are included in this document for your convenience. Where applicable, these fees and charges can apply depending upon your personal circumstances, what you request of us and the way in which you conduct your home, personal or Line of Credit loan account.

Establishment Fee

Payable when we make the amount of credit available to you.
The Establishment fee will vary depending upon the number and type of securities.
The table below indicates the minimum Establishment Fee.

Consumer Loans

Residential Security Loans

Individuals	\$500.00 based on one security plus \$250.00 for each additional security
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Additional Loans

Additional Loans including increase in Line of Credit	\$350.00 based on one security plus \$250.00 for each additional security
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Additional Loan when changing to a Basic/Great Rate Home Loan or Ultimate Home Loan	\$500.00 based on one security plus \$250.00 for each additional security
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Line of Credit Deposit Security Agreement

Line of Credit Deposit Security Agreement	\$400.00 (minimum loan amount not applicable)
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Personal Loans

New Car Loans, Secured and Unsecured Loans and Deposit Security Agreement	\$275.00
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Commercial/Business Loans

Residential Security Loans

Individuals, Companies and Trusts *Excludes valuation and solicitors costs	0.5% of amount borrowed or \$600.00 whichever is greater*
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Commercial Security Loans

Individuals, Companies and Trusts *Excludes valuation and solicitors costs – Valuation Fees paid up front	0.5% of amount borrowed or \$600.00 whichever is greater*
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Additional Loans

Additional Loans Increase in Line of Credit	0.5% of increased amount or \$450.00 whichever is greater*
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Excludes valuation and solicitors costs	0.5% of increased amount of \$450.00 whichever is greater
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Unsecured Line of Credit Loans

New and Additional Unsecured Line of Credit Loans	\$300.00
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Guarantee Facility (Bank Guarantee)	\$500.00
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Administration Fee

Administration Fee \$350.00
 Payable when we consent to any subdivision, lease, discharge, partial discharge, change of name, release of a Security, changing a policy of lenders mortgage insurance, creation of subsequent Security Interest or any dealing in relation to a Security.

Bank Transfer fee

When any amount is debited or credited to a bank account in our name as a result of which it is necessary for us to debit or credit monies to your loan \$8.00

Break Costs

The break cost fee is charged if we estimate we will make an economic loss as a result of the payout or a break from the fixed term.

Conversion Fee

Payable when you ask us to switch your loan to a Basic/Great Rate or Ultimate Home Loan \$500.00
 Payable when you ask us to switch your loan to any other loan type \$350.00
 If more than one loan is being converted, each additional loan converted at the same time will incur \$250.00

Construction Loan Draw Down Fee

Payable when we make a progress payment under your loan contract \$80.00

Default Administration Fee

Personal Loans
 In default by an amount;
 That is less than 2 repayments \$6.00
 otherwise \$20.00
Home Loans and Business Term Loans
 In default by an amount;
 That is less than 2 repayments \$20.00
 otherwise \$50.00

Default Notice Fee

Payable when we send you a notice informing you of a default under this contract \$50.00

Discharge Administration Fee **\$300.00**

A Discharge Administration fee is payable when you request us to close your loan account.

Information Fee

Information Fee \$20.00
 plus per page copied \$1.00
 Payable when we provide information or copies to you or a third party that relates to a Security, dealing document, or any record relating to your Contract or loan account (other than information you are entitled to obtain free of charge under the National Credit Code).

Government Charges

These charges include Withholding Tax, Registration Fees on security documents and Stamp Duty.

For Contracts Regulated by the National Credit Code, the only fees and charges that are payable are:

- those set out in that contract (as varied from time to time); and
- for Lines of Credit contracts only, fees and charges that are payable irrespective of whether a credit facility is available.

GST Amount

Amounts in respect of GST for any GST taxable supply we make in connection with a contract or security amount will be debited to your account.

Guarantee Fee

Payable for each guarantee provided \$200.00

Law Stationers Fee

Payable when a third party agent acts for or otherwise assists us in relation to (including when we request information in respect of a security or any other matter in connection with) your contract with us or a security.

Legal Fee

Payable when (or after) we make the amount of credit available to you for any costs and disbursements we have to pay a solicitor or conveyancer for acting for us in relation to this loan.

Maintenance Fees – Guarantee Facility

A fee of 1.5% per annum of the amount of the Guarantee Facility or a minimum of \$50.00
This fee is payable monthly in advance.

Mercantile Agents Fee

Payable when we instruct a mercantile agent to contact you on our behalf in relation to this loan or a security.

Monthly Facility Fee

Line of Credit per month (excludes Ultimate Line of Credit)	\$10.00
Business Line of Credit per month	\$15.00
For other Business/Commercial Loans per month	\$15.00

Mortgage Insurance Premium Fee

The amount charged by our mortgage insurer for a lenders mortgage insurance policy.

Annual Package Fee

Ultimate Home Loan Package Fee	\$395.00
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Charged from your nominated primary loan account and payable on the package start date and then annually on the anniversary of that date while the loan is an Ultimate Home Loan account and charged on the last day of the month in which your package start date anniversary falls.

Prepayment Fee

The prepayment fee is charged if we estimate we will make an economic loss as a result of extra repayments during a fixed rate term.

Progress Inspection Fee

Payable when we arrange for a progress inspection to be performed.

Redraw Fee

If you re-borrow money using the redraw facility available electronically	\$0.00
Each time you re-borrow money by making written application to any branch of Greater Bank.	\$30.00

Registration Fee

Payable when we register any documents in relation to a security.

Property Exchange Australia (PEXA) Transaction Fee

Payable when we have to register any documents in relation to a security using PEXA, request information using PEXA, or we process a financial settlement using PEXA. Fees are applied as charged by PEXA.

Personal Property Security Register (PPSR) Fee -

Payable when we make the amount of credit available to you if we have agreed to accept a security interest from you or a security provider in connection with the contract for conducting an initial grantor, serial number or other search of the Personal Property Security Register (PPSR) and for the registration of a financing statement in respect of the security.

Settlement Processing Fee

Payable for costs we incur in arranging settlement of the loan \$180.00

Title Insurance Premium

The amount charged by our title insurer for a lenders title insurance policy.

Valuation Fee

Payable when we request a valuation of any property the subject of a security.

This document lists the standard fees and charges that may apply to Greater Bank loans for personal customers. This document is indicative only and does not vary any terms and conditions that apply to your loan contract. The contract is provided with loan offers or can be requested by calling 13 13 86. The fees and charges may be higher if your loan is more complex; for example, where there are multiple securities or guarantors. We reserve the right to vary the fees and charges shown in this document without notice. Applications for finance are subject to approval. You should be aware that there may be other costs when buying a property, such as stamp duty and conveyancing costs. You should obtain a quote for these costs from your solicitor.

