

# Home Loan Accounts – Charges For Specific Service & Accounts

Fee Name	Fee Description	Fee Amount				
		Basic Home Loan	Standard Variable Home Loan	Fixed Rate Home Loan	Relocation Loan with End Debt	Relocation Loan with No End Debt
<b>Lending Establishment Fee</b>	A one-off fee payable when opening the loan.	\$0 ^	\$600 *	\$600 *	\$600 *	\$600
<b>Document Processing Fee</b>	Payable when we process the mortgage or title document at settlement.	\$100	\$100	\$100	\$100	\$100
<b>Fixed Rate - Lock-In Fee</b>	Payable to lock-in a fixed rate.	N/A	N/A	The higher of 0.15% of the loan amount (to be at a fixed rate) or \$500.  For loan amounts up to \$2M, the fee is capped at \$1,000.  For loans >\$2M the 0.15% of the loan balance applies.	N/A	N/A
<b>Annual Package Fee</b>	Payable annually for an Advantage Package.	N/A	\$395	\$395	\$395	N/A
<b>Loan Account Fee</b>	Payable monthly while the loan account is open.	\$0	\$8 *	\$8 *	\$8 *	\$8

Fees current as at 20 November 2021.

\*Waived under Advantage Package. Terms and Conditions apply. A \$395 annual package fee applies and is payable from an eligible St.George transaction account. Before deciding to acquire a St.George transaction account, read the terms and conditions, and consider if the product is right for you.

^ If loan amount is greater than \$150,000, otherwise fee is \$500.

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		Basic Home Loan	Standard Variable Home Loan	Fixed Rate Home Loan	Relocation Loan with End Debt	Relocation Loan with No End Debt
<b>Break Costs</b>	Payable, if before the end of the fixed rate period you: <ul style="list-style-type: none"> <li>• prepay the total amount owing on your loan; or</li> <li>• make prepayments in excess of the prepayment threshold; or</li> <li>• are in default, so the total amount owing on your loan becomes due; or</li> <li>• you switch to another product, interest rate or repayment type.</li> </ul>	N/A	N/A	Individual calculation	N/A	N/A
<b>Property Valuer Fee</b>	May be payable if a valuation is needed.	Dependent on property location and value	Dependent on property location and value	Dependent on property location and value	Dependent on property location and value	Dependent on property location and value
<b>Loan Discharge Fee</b>	Payable when you payout a loan, or we discharge your mortgage.	\$350 per mortgage	\$350 per mortgage	\$350 per mortgage	\$350 per mortgage	\$350 per mortgage
<b>Missed Payment Fee</b>	Payable when we send you a letter for an overdue amount.	\$15	\$15	\$15	\$15	\$15