



**FEES & CHARGES – LOANS & VISA**  
**(Effective from 18 August 2020)**

**Loan Accounts**

Establishment Fee – Personal Loans	\$195.00
Establishment Fee – Car Loans	from \$220.00
Establishment Fee - Mortgage Loans	\$395.00
Top Up Fee – Personal Loans	\$195.00
Top Up Fee – Car Loans	from \$220.00
Top Up Fee - Mortgage Loans	\$395.00
(Establishment Fee and Top Up Fee apply to approved loans only)	
Valuation Fee (Mortgages)	\$At Cost*
Legal Fee on Preparation of Mortgage (NSW Securities)	\$360.00*
Land Titles Office Registration Fee - per document	\$At Cost*
Bank Cheques	\$12.00
Settlement Agent Fees	\$At Cost*
Solicitors Fees for preparation of Interstate Mortgages	\$At Cost*
Line of Credit Manual Counter Draw	\$5.00
Mortgage Discharge Fee – Payable Land Titles Office	\$At Cost*

**Overdraft Accounts**

Establishment Fee (if credit approved)	\$195.00
Visa Card Replacement Fee - within Australia <u>only</u>	\$10.00
Emergency Replacement Card - whilst overseas	\$At Cost*

**Loans in arrears – the following may be charged:**

Telephone Contact	\$10.00
Email or Arrears Letter	\$10.00
Letter of Demand	\$25.00
Default Notice	\$55.00
Agents/Solicitor Collection Costs	\$At Cost*

**Other Charges**

Charged when the Credit Union incurs a cost from another organisation (eg: legal, LPI or bank fees) for acting on a member's behalf or when providing special assistance (eg: courier fees) it is the Credit Union's policy to pass these costs onto the member.

\*Where indicated, cost may vary.