



transport  
mutual  
credit union®

# Fees & Charges – Loans

Effective from 01 June 2025

## Loan Establishment Fees (new borrowing & top ups)

Establishment Fee – Personal Loans	\$195.00
Establishment Fee – Car Loans	\$220.00
Establishment Fee – Mortgage Loans	\$395.00
Top Up Fee – Personal Loans	\$195.00
Top Up Fee – Car Loans	\$220.00
Top Up Fee – Mortgage Loans	\$395.00

## Other Fees

Valuation Fee (Mortgages)	At Cost
Legal Fee on Preparation of Mortgage	At Cost
Land Titles Office Registration Fee – per document	At Cost
Settlement Agent Fees	At Cost
Solicitors Fees for preparation of Interstate Mortgage	At Cost
Mortgage Discharge Fee Prepare a discharge of mortgage	\$300.00 (plus external cost)
Progress Payments Fee One off charge for the administration of unlimited	\$300.00 (plus external cost)
Consent Fee Any other dealing on the title including if you request us to give our consent to a subsequent mortgage in favour of another lender where we hold the prior mortgage	\$300.00 (plus external cost)
Security Variation Fee Variation of security or other loan details requiring us to issue new documents or re-assess your loan in any way	\$200.00 (plus external cost)
Variation Fee Changing loan type – interest only, principal & interest or line of credit	\$150.00
Variation Fee Renewing an expired fixed rate or variable interest only loan	\$150.00
Switching Fee Switching from a current variable product to a fixed rate	\$300.00

## Loan Arrears Fees

Phone Contact (call or SMS)	\$10.00
Email or Arrears Letter	\$10.00
Letter of Demand	\$25.00
Default Notice	\$55.00
Agents/Solicitor Costs	At Cost

### Important

If you already have a loan contract with us, this document must also be read together with the Schedule to your loan contract (which details the fees and charges applying to your loan when advanced) and any variation notice we have given you.