

LOAN FEES AND CHARGES

	ESTABLISHMENT/ADDITIONAL ADVANCE FEE	OTHER FEES
Home Loan	\$650 ¹	\$8 Monthly Loan Fee
Home Equity Loan	\$750 ¹	\$80 Annual Review Fee
Quick Start Home Loan	\$650 ¹	\$8 Monthly Loan Fee
Home SMART Package	NIL	\$395 Annual Package Fee

¹Establishment fee (mortgage loans) includes standard mortgage preparation costs \$260 and one standard valuation cost \$220. Additional solicitors and valuers costs apply for non-standard or multiple properties.

GENERAL FEES AND CHARGES

Consent to subdivision fee	\$150	Second Mortgage Consent Fee	\$150
General Consent fee Payable to BDCU Alliance Bank for consent to any matter relating to a loan or security other than a matter for which a specific fee is payable	\$100	Substitution of Security Fee 50% of applicable loan establishment fee. When BDCU Alliance Bank is asked to substitute an existing security with a new security on your loan.	
Production of Title Deed Payable when BDCU Alliance Bank is asked to produce a Certificate of Title at the Land Titles Office on our members' behalf.	\$100	Performance Guarantee Fee (Percentage charged quarterly in arrears – minimum quarterly fee is \$50).	1.5%p.a.
Discharge of Mortgage Administration Fee Payable to BDCU Alliance Bank on request to discharge Mortgage.	\$300	Performance Guarantee Establishment Fee	\$250
Break Cost Administration Fee	\$50	Switching fee Between nominated loan types. Equivalent to Establishment Fee applicable to new loan type.	
Fixed Rate Break Fee Formula available on request		Redraw Fee (only applies to Quick Start Home Loan)	\$50
Fixed Rate Lock Fee When you apply for a fixed rate loan, 0.15% of the loan amount or \$600, whichever is the higher. This allows you to lock in the fixed rate at the time of your application for up to 3 months until settlement, regardless of subsequent rate increases. If fixed rates are reduced, the lower of the two rates applies.		Government Charges State and Federal Government taxes and Charges are applied to any account held by any member of BDCU Alliance Bank	
Loan Late Payment Fee	\$25	Settlement Fee	\$150
Default Notice Fee	\$20	Handling Fee	\$35
Loans Arrears Letter	\$20	Passing on 3rd Party costs Solicitors, valuers and agents' fees and Government Charges, including stamp duty, GST, registration, search and any other fees we incur as applicable. At cost.	

Important information: All fees and charges listed (the "Described Fees") are subject to change. This brochure and its contents (the "Fee Brochure") are for information purposes only. The Fee Brochure does not form part of the terms or conditions of any credit contract including mortgage, overdraft or line of credit between BDCU Alliance Bank and any member to which the Code applies or will apply (a "Credit Contract") and is not a statement or notice given or required to be given under the Code in respect of a Credit Contract. BDCU Alliance Bank does not represent or warrant that the Described Fees will be credit fees and charges that are or may become payable under any particular Credit Contract ("Credit Fee"). Credit Fees will be disclosed and notified by BDCU Alliance Bank in the manner and to the extent required by the Code. This notice does not exclude any representations or warranties or consumer protection provisions that by law may not be excluded. There are additional Fees & Charges that may apply. Please refer to our current Fees & Charges Brochure.