

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
Lending Establishment Fee	A one-off fee payable when opening the loan.	\$0	\$600 *	\$600 *	\$600 *	\$600
Document Processing Fee	Payable when we process the mortgage or title document at settlement.	\$100	\$100	\$100	\$100	\$100
Fixed Rate - Lock-In Fee	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
Annual Package Fee	Payable annually for an Advantage Package.	N/A	\$395	\$395	\$395	N/A
Loan Account Fee	Payable monthly while the loan account is open.	\$0	\$8 *	\$8 *	\$8 *	\$8

Fees current as at 23 October 2023.

*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.

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Break Costs	<p>Payable, if before the end of the fixed rate period you:</p> <ul style="list-style-type: none"> • prepay the total amount owing on your loan; or • make prepayments in excess of the prepayment threshold; or • are in default, so the total amount owing on your loan becomes due; or • you switch to another product, interest rate or repayment type. 	N/A	N/A	Individual calculation	N/A	N/A
Property Valuer Fee	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
Loan Discharge Fee	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
Missed Payment Fee	Payable when we send you a letter for an overdue amount.	\$15	\$15	\$15	\$15	\$15