

## Loan fees schedule

The following list outlines our current loan fees and charges and should be used for reference only. We may introduce new fees and charges. All credit fees and charges applicable to any credit facilities regulated by the National Credit Code will be set out on the loan contract.

### Home Loan and Home Loan Overdrafts

#### Loan Establishment Fees

The following fees and charges are payable at settlement of a loan facility, if applicable			
<b>Establishment Fee</b> Includes the cost of:	\$600		
<ul style="list-style-type: none"> <li>Preparation of one mortgage</li> <li>Valuations up to \$220. Any amount above this is payable.</li> </ul> <i>There is no Establishment Fee on the Mortgage Saver Product.</i>			
<b>Additional Loan Establishment Fee</b> Payable for each additional loan against existing security <i>There is no Establishment Fee on the Mortgage Saver Product.</i>	\$300 plus valuation fees at cost		
<b>Document Preparation and Settlement Fee</b> Payable once only per standard loan facility and includes the cost of:	\$302.50		
<ul style="list-style-type: none"> <li>Document generation</li> <li>Distribution of documents</li> <li>Verification of returned documents</li> <li>Verification of search requirements</li> <li>Settlement booking</li> <li>Settlement attendance (PEXA or paper)</li> <li>Lodgement of title documents</li> </ul>			
<b>Additional valuation fee</b>	At cost		
<b>Interest rate lock-in fee</b> Payable at time of application if you elect to lock-in your interest rate for a period of 90 days from the date you apply for your loan. <i>Available on mortgage secured fixed rate home/investment loans only.</i>	The greater of \$500 or 0.15% of the value of the loan		
<b>Additional Security Fee</b> Payable for each additional security within a loan facility	\$121		
<b>Loan Splitting Fee – for new home loans</b>	\$150		
<b>Guarantee Fee</b> Payable when a Guarantee is required to secure a loan facility.	\$82.50		
<b>Loan Document Fee</b> Payable to generate or change loan documents only.	\$110		
<b>Change of Name Fee</b> Payable to prepare the change of name documents for lodgement at the lands title office.	\$165		
<b>Title Search Fee</b> Payable for each security being taken and typically two title searches are performed.	At cost		
<b>Company / Trust - Borrower / Guarantor Party Fee</b> Payable for each company or trust borrower/guarantor party on the loan.	\$82.50		
		<b>Trust Deed Review Fee</b> Payable for reviewing trust deeds.	\$82.50
		<b>Company Search and Review Fee</b> Payable for doing a company search and review	\$82.50
		<b>Deed of Priority Fee</b> Payable when a deed of priority is required	\$165
		<b>Mortgage Priority Fee</b> Payable when a mortgage priority is required	\$165
		<b>Non-Proceeding Loan Fee</b> Payable when you no longer wish to proceed your loan application with RACQ.	\$165 (or full fee if certified)
		<b>Urgency Fee</b> Payable when a loan needs to be documented and settled urgently	\$82.50
		<b>Bank Cheque Fee</b> Payable for each bank cheque required for settlement	\$11 per bank cheque
		<b>Consents and Production of Title Fee</b>	\$165
		<b>Cancellation of and Re-issuing Bank Cheques Fee</b> Payable when bank cheques required to be cancelled and re-issued.	At cost
		<b>Settlement Re-Attendance Fee</b> Payable when settlement needs to be re-attended	\$55
		<b>Settlement Cancellation and Rebooking Fee</b> Payable when settlement is cancelled and needs to be rebooked	\$165
		<b>Out of CBD Settlements Fee</b> Payable when settlement takes place outside of Brisbane CBD	At cost
		<b>Courier</b> Payable if a courier is required for loan documents	At cost
		<b>Telegraphic Transfer Fee</b> Payable if surplus settlement funds are required to be transferred same day by telegraphic transfer	\$38.50

All fees and charges are current as at 23 January 2022 and subject to change without notice. Terms and conditions apply to the products and services.

Members Banking Group Limited ABN 83 087 651 054 AFSL/Australian credit licence 241195 trading as RACQ Bank  
2649 Logan Rd, Eight Mile Plains, QLD, 4113 > PO Box 120, Banyo QLD 4014 > 13 1905 > banking@racq.com.au > racq.com/banking

## Home Loan and Home Loan Overdrafts (continued)

### Other Fees and Charges

The below fees and charges may become payable	
<b>Extra payment Fee</b> Payable if you make extra repayments that exceed \$10,000 per annum during any fixed period. Applicable to fixed term loans only.	Interest differential as defined in the loan contract
<b>Early termination Fee</b> Payable if you repay your loan or change to a variable interest rate during the fixed rate period. Applicable to fixed term loans only.	Interest differential as defined in the loan contract plus \$200 administration fee
<b>Fixed / Refixing Fee on established loans</b>	\$300
<b>Loan Splitting Fee – existing home loan</b>	\$200
<b>Administration Fee</b> Payable in addition to when otherwise specified in this brochure, if we vary or renegotiate the terms of your loan contract at your request.	\$200
<b>Dealing Fee</b> Payable in addition to when otherwise specified in this brochure, if we give or withhold our consent to a document that affects our security.	\$300
<b>Mortgage Top Up Fee</b> Payable for further advance <i>There is no Establishment Fee on the Mortgage Saver Product.</i>	\$300 plus valuation fees at cost
<b>Variation Loan Document Fee</b> Payable for loan top ups to generate and change loan documents	\$165

### Security Variation Fees and Charges

Payable if a change is made to a contracted loan security.	
<b>Discharge Fee</b> Payable for standard partial and full discharges.	\$165 (\$82.50 for additional property)
<b>Urgent or Complex Discharge Fee</b> Payable for urgent or complex discharges.	\$275
<b>Discharge Incidental to Substitution or Internal Refinance Fee</b> Payable for a discharge that is incidental to a substitution or internal refinance.	\$176
<b>Non-Proceeding Discharge Fee</b> Payable when a discharge does not proceed.	\$55
Substitution of Mortgage Security (single property)	
For new loans	\$302.50 + discharge incidental to substitution or internal refinance fee
For variations	\$165 + discharge incidental to substitution or internal refinance fee

## Green Home Loan

The below fees and charges may become payable	
<b>Valuation Fee</b> Payable if a valuation of the property is required	At cost

## Personal Loans

### Loan Establishment Fees

The following fees and charges are payable at settlement of a loan facility, if applicable		
	Unsecured Personal Loans	Secured Car and Boat Loans
<b>Establishment Fee</b> Includes preparation of loan	\$200	\$395
<b>Establishment Fee</b> Payable for further advance	\$100	\$100
<b>Document Preparation Fee</b> Payable once only per standard loan facility and includes the cost of: <ul style="list-style-type: none"> <li>Document generation</li> <li>Distribution of documents</li> <li>Verification of documents</li> <li>Verification of search requirements</li> </ul>	\$82.50	\$82.50
<b>Courier</b> Payable if a courier is required for loan documents	At cost	
<b>Guarantee Fee</b> Payable when a Guarantee is required to secure a loan facility.	\$82.50	
<b>Company / Trust - Borrower / Guarantor Party Fee</b> Payable for each company or trust borrower/guarantor party on the loan.	\$82.50	
<b>Trust Deed Review Fee</b> Payable for reviewing trust deeds.	\$82.50	
<b>Company Search and Review Fee</b> Payable for doing a company search and review	\$82.50	

### Other Fees and Charges

The below fees and charges may become payable	
<b>Early Payout Fee</b>	Nil
<b>Administration Fee</b> Payable in addition to when otherwise specified in this brochure, if we vary or renegotiate the terms of your loan contract at your request	\$200
<b>Dealing Fee</b> Payable in addition to when otherwise specified in this brochure, if we give or withhold our consent to a document that affects our security	\$300

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## Business Loans and Overdrafts

The following fees and charges are payable at settlement of a loan facility, if applicable		
	Unsecured Business Loan	Secured Business Loan
<b>Establishment fee</b>	\$150 - \$500	N/A
<b>Establishment Fee secured by residential property</b>	N/A	\$600
<b>Establishment Fee secured by non-residential property</b>	N/A	Assessed on individual basis
<b>Document Preparation and Settlement Fee</b> Payable once only per standard loan facility and includes the cost of: <ul style="list-style-type: none"> <li>Document generation</li> <li>Distribution of documents</li> <li>Verification of returned documents</li> <li>Verification of search requirements</li> <li>Settlement booking</li> <li>Settlement attendance (PEXA or paper)</li> <li>Lodgement of title documents</li> </ul>	\$302.50	
<b>Additional valuation fee</b>	At cost	
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<b>Fixed / Refixing Fee on established loans</b>	\$300
<b>Loan Splitting Fee – existing home loan</b>	\$200

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## Collections Fees

<b>Default Administration Fees</b> Payable (at our discretion) if an event of default occurs	\$20
<b>Default Enforcement Expenses</b> May apply if enforcement services are required as part of default administration	At cost

## External Lawyers Fees

<b>Professional costs, telephone calls, facsimile charges, courier fees and other incidentals, for preparation of mortgage documents</b>	When applicable, as incurred and at cost
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## Other Fees

<b>PEXA Fees</b> Payable when the Property Exchange Australia Network is used.	At cost
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All other fees and charges, including Government fees and statutory costs, are available on application or by phoning 13 1905.

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