

Household & Personal Lending

Effective Date 1 December 2018

Section A Personal Accounts

Overdrafts

	Establishment Fee	Annual Fee
Unsecured	\$95.00	\$24.00
Secured	\$175.00	\$24.00

Personal Loans

	Establishment Fee	Account Keeping Fee [#]
Unsecured	\$200.00	\$10.00 - variable rate personal loan \$5.00 - fixed rate personal loan
Secured	\$200.00	\$10.00 - variable rate personal loan \$5.00 - fixed rate personal loan

[#] The Account Keeping Fee is charged monthly to your loan account.

Line of Credit

	Establishment Fee	Annual Fee	Settlement Fee
Cash on Hand	\$600.00	\$150.00	\$350.00
Cash on Hand Investment	\$600.00	\$150.00	\$350.00
Cash on Hand Investment (Unsecured)	\$95.00	\$24.00	n/a

Mortgage Loans

(Owner Occupied and Residential Investment Loans)

	Establishment Fee	Settlement Fee
Special Residential	\$300.00 - loan to value ratio [^] equal to or <80% \$600.00 - loan to value ratio [^] >80%	\$350.00
Standard Variable	\$600.00	\$350.00
Basic Variable (Residential Investment)	\$300.00 - loan to value ratio [^] equal to or <80% \$600.00 - loan to value ratio [^] >80%	\$350.00
Basic Variable (Owner occupied)**	\$0 - loan to value ratio [^] equal to or <90% \$600.00 - loan to value ratio [^] >90%	\$350.00
Fixed Rate Home Loan	\$600.00	\$350.00
Increase to existing Mortgage Loans	\$350.00	nil

** Nil application offer is available for a limited time. We reserve the right to withdraw offer at any time.

[^] The loan to value ratio is calculated by dividing the total borrowed loan amount by the value of the property/security, which may be subject to independent valuation.

Household & Personal Lending

Effective Date 1 December 2018

Section B

Other Fees and Charges

Miscellaneous

	Fee
Fixed Rate Lock In Fee. Subject to availability*	\$395 or 0.15% of loan amount, whichever is greater
Additional Valuation Fee (per each additional security)	\$200.00
Company/Trust Fee	\$200.00
Foreign Income Fee	\$600.00
Mortgage preparation	\$95.00
Progressive draw (per draw)	\$150.00
Subsequent dealing	\$150.00
Title production	\$150.00
Loan redraw (Staff assiste per draw)	\$30.00
Letter of Variation	\$150.00
Copy of Title	\$30.00
Mortgage discharge	\$380.00
Switch Fee	\$150.00
Dishonour and Rejection fee (per dishonour)	\$30.00~
Cheques deposited and dishonoured (per cheque)	\$20.00~

Bank/Performance Guarantees

	Fee
Establishment Fee	1% of \$ amount guaranteed
Half yearly fee thereafter	1% of \$ amount guaranteed

Minimum \$50.00 for both Establishment and Half-yearly fee.

* The Fixed Rate Lock In Fee enables Home Loan applicants to 'lock' the fixed interest rate applying at the date of application for up to 90 days. The Fixed Rate Lock In Fee is to be paid by the loan applicant(s) at the time of the loan application. The Fixed Rate Lock In Fee will be refunded in the event the loan does not proceed to funding.

~ For Fixed Rate personal loans:
Dishonour and Rejection fee (per dishonour) - \$20.
Cheques deposited and dishonoured (per cheque) - \$10

Enforcement Expenses

	Fee
Arrears Administration Fee	\$30.00
Overdrawn Administration Fee	\$30.00
Other default notices	\$30.00
Demand notices	\$30.00
Non-insurance Renewal Service expense	\$25.00

There may be other enforcement expenses that MyState Bank may have to pay for third parties resulting from a breach of the contract.

Section C

Government Fees

Government Fees for the following will be charged at the actual cost to MyState Bank.

- Registration of security interest over vehicle or property
- Bill of Sale Renewal Fee
- Club/Association Incorporated Search
- Business Names Extract
- Company Extract

Please note:

The information in this brochure about fees and charges applicable to our loan products is indicative only.

A full list of fees and charges will be disclosed in the loan offer document. The information in this brochure is subject to that offer document.

Where MyState Bank incurs a third party fee in arranging a service or product these will be debited to your account.

These fees are not ascertainable at this time.

The Fees and Charges are current at the time of printing and are subject to change.