

Fees and Charges Applicable to Your Loan

Fees and Charges Booklet

February 2012

LOAN SERVICING

Fees and charges payable during the course of your loan for services which you request.

Construction Administration Fee	\$13
Administration Fee for progress payment to a builder where a satisfactory bank or credit union account for electronic payment transfer is not made available.	
Provision of copy loan documentation	\$30 per request
Telegraphic Transfer Fee	\$50
Payable per outward Telegraphic Transfer you request the Lender to complete after the settlement of the loan.	
Production Fee	\$99
Payable if you request the Lender to produce a title at the Land Titles Office or consent to any lodgement.	
Restructure Administration Fee	\$100
Payable per request if you request the Lender to restructure a facility, for example, by opening split accounts or converting from another loan type.	
Consent Processing Fee	\$100
Payable if you request the Lender to consent to matters that may include 2nd mortgage, Deceased Estate, Lease, Easement or Transfer of Ownership or a loan variation such as a change in borrower/s, security substitution or Deed of Set Off.	
Security Variation Fee	\$250
Payable if you request the Lender to process a security variation that involves for example the partial discharging or the finalisation of sub-division of security properties.	

The Lender may also charge you for costs payable where the Lender requests or requires, for example, advice or assistance from its solicitors or settlement agents to effect a restructuring of your loan, to consent to a dealing affecting the security property, or in the event of your default. These costs will be payable by You.

Fees and charges set forth in the Loan Servicing section will generally be debited to your Facility account on the day they are incurred and will thereafter attract interest. They are payable by you on demand or as the Lender otherwise requires.

LOAN DISCHARGE

Fees payable on the repayment of your Facility.

Lender's Administration Fee	\$295
Administrative costs payable per discharge of mortgage at time of discharge.	
Lender's Early Payment Loss (Fixed Rate Loans only)	As per your loan agreement
May be payable at the time of repayment if you repay your Facility in part or in full during any fixed interest rate period.	

Fees payable on the repayment of your Facility for loans settled before 23 May 2011:

Lender's Early Payment Loss	As per your loan agreement
Payable at the time of repayment if you repay your Facility in full before the fifth anniversary of the date of first advance.	
Deferred LMI Fee	As per your loan agreement
Payable when the Lender has paid the LMI on your behalf and you repay your loan in full before the fifth anniversary of the date of first advance.	

All fees and charges referred to in the Loan Discharge section will be payable by you on or before the repayment of your Facility.

In addition, legal fees charged by the Lender's solicitor will be payable by you directly to the solicitor.

LOAN ESTABLISHMENT

Fees and charges payable on entering into your loan.

Details of any fees and charges payable for entering into your loan such as establishment fees, Lender's mortgage insurance premium, credit risk fee, legal costs and related disbursements (including stamp duty and registration fees) and other applicable fees may vary from Facility to Facility. Details of any such fees will be provided by PLAN Lending, or the Lender's solicitors or settlement agent, prior to the commencement of your Facility. Fees and charges for entering into your loan, are payable by you on or before the draw down of your Facility.

LOAN TRANSACTING

Fees and charges for the use of payment and access method conditions (incurred by and reimbursement to the Lender).

Your loan facility provides you with the ability to process an unlimited number of transactions through a number of different transaction methods. The table below will help you understand the type of transactions that can be processed on your Facility.

Type of Transactions	Number of Free Transactions Standard Transactions	
Internet	Unlimited	
Phone		
Repayments from nominated bank account		
Additional payments to and from nominated bank account [^]		
Interest Charges		
Type of Transactions	Non-Standard Transactions	
	Performance Plus	Equity Plus
Direct Salary Credits	Unlimited	Unlimited
Other Income Credits		
BPAY Credits		
direct card transactions		
Cheque book transactions		
Direct Debits		

[^]Requests that require manual processing will incur a Manual Transaction Fee.

Loan Transacting – Inward payments to your loan account

Regular scheduled loan repayments made from nominated bank account	Free
Once-off inward payments and transfers from another loan account, processed via StarNet (internet) or StarCall (phone)	Free
Direct Credit Entry Fee Per Direct Credit inward receipt	Free

Inward Transaction Services [^]	Fee per request
Direct Credit Entry stop payment	Free
Cash Deposit Fee Cash inward receipt	\$5
Cheque Lodgement Fee Inward receipt deposit of cheque/s	\$8
Dishonour Fee – received cheque Inward cheque receipt dishonoured	\$20
Dishonour Fee – loan repayments Loan repayment under your direct debit authority is dishonoured	\$20
Dishonour Fee – Direct Credit entry Direct credit initiated by you, dishonoured due to insufficient funds in your nominated bank account	\$55

[^]Transaction does *not* count towards your free transaction limit.

Loan Transacting – Outward payments from your loan account

Redraws and transfers to another loan account, processed via StarNet (internet) or StarCall (phone)	Free
Cheque Debit Fee Per Cheque outward payment	Free
Direct Debit Entry Fee Per Direct debit outward payment	Free

Outward Transaction Services[^]	Fee per request
Direct Debit Entry stop payment	Free
Direct Credit Entry stop payment	Free
Cheque stop payment	Free
Special Clearance Fee Special clearance on cheque	\$20
Dishonour Fee – Direct Debit Entry Outward direct debit dishonoured, due to a lack of available funds in your loan account	\$55
Dishonour Fee – cheque Outward cheque payment dishonoured	\$40
Dishonour Fee – stopped cheque Stopped cheque presented and dishonoured	\$40

[^]Transaction does **not** count towards your free transaction limit.

Loan Transacting – direct card

direct card is a convenient and cost efficient way of transacting on your loan at ATMs and outlets which have EFTPOS functionality.

Transactions processed at ATMs within the rediATM teller machine network will not incur charges; whereas transactions processed outside the rediATM network are subject to a charge set by the ATM operator, under the ATM Direct Charging scheme.

For more details on direct card or ATM Direct Charging, please contact PLAN Lending.

EFTPOS Transaction Fee Per EFTPOS transaction within Australia	Free
ATM transactions processed within rediATM network	
ATM Withdrawal Transaction Fee Per ATM withdrawal transaction	Free
ATM Enquiry Fee Payable per Available Credit Balance enquiry at any non-rediATM teller machine requested by use of a direct card within Australia.	Free
ATM transactions processed outside rediATM network	
ATM Operator Fee – Withdrawal[^] Per ATM withdrawal transaction within Australian at a non-rediATM automatic teller machine	Set by ATM operator
ATM Operator Fee – Balance Enquiry[^] Payable per Available Credit Balance enquiry requested by use of a direct card within Australia at a non-rediATM automatic teller machine	Set by ATM operator

direct card Transaction Services[^]

Fee per request

Overseas Cash Withdrawal Fee

\$4

Per cash withdrawal that is made outside Australia.

Foreign Currency Conversion Fee

**2% of the
transaction
amount**

Payable per transaction in a foreign currency outside Australia

Card Replacement Fee

\$15

Within Australia.

Overseas Card Replacement Fee

\$52

Outside Australia.

[^]Transaction does *not* count towards your free transaction limit.

Loan Transacting – BPay

Credit Transaction Fee

Per BPay credit transaction into your loan

Free

In addition, Government taxes or levies may be payable in respect of transactions referred to in the Loan Transacting section.

Fees and charges set forth in this Loan Transacting section may be debited to your Facility Account or your Nominated Account on the day they are incurred. Fees and charges debited to the Facility Account will be added to the outstanding balance of the account and will thereafter incur interest.

SPECIFIC FEES

Fees and charges that are related to specific account types.

Construction Drawdown Fee **\$300**

Fee payable prior to first progress drawdown payment on all construction loans.

Fixed Rate Fee **\$395**

Non-Refundable fee payable where the Lock Rate option is requested to lock the interest rate for two months from loan approval date. Loan approval must be completed within seven days from the date of loan application.

Low Rate Option Fees

The following fees and charges are payable in conjunction with the above mentioned fees and charges when obtaining benefits offered under the Low Rate Option terms and conditions.

Annual Fee **\$330**

Payable annually on initial drawdown and each anniversary of initial drawdown.

Further Information

For further information regarding these fees and charges outlined in this booklet, please contact PLAN Lending.

Unless otherwise specified, fees and charges are inclusive of GST.

The Lender may vary current fees and charges or introduce new fees and charges in accordance with your Loan Term and Conditions Booklet.

The fees and charges outlined in this booklet are applicable to either of the programs of the below lenders.

Perpetual Trustees Victoria Ltd
(ABN 47 004 027 258)

AFSH Nominees Pty Ltd
(ABN 51 143 937 437)

Version 6.0 February 2012