

SCHEDULE OF LOAN FEES AND CHARGES - Current as at 01 May 2019**ESTABLISHMENT FEES****Mortgage Secured Loans & Lines of Credit**

Mortgage Application Fee - Includes one valuation up to the cost of \$300 - Excludes additional valuation costs and solicitor's costs to prepare mortgage documents and settlement fees.

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| - Loan to Valuation Ratio is equal to or less than 80% | \$500.00 |
| - Loan to Valuation Ratio is greater than 80% | \$600.00 |
| - Further Advance - Loan to Valuation Ratio is equal to or less than 80% | \$400.00 |
| - Further Advance - Loan to Valuation Ratio is greater than 80% | \$600.00 |

Personal Loans & Overdrafts

Establishment Fee	\$250.00
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Commercial Loans & OverdraftsEstablishment Fee

Excludes solicitor's costs in mortgage & security preparation, valuation/s & settlement fees

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| - New Application Under \$20,000 | \$500.00 |
| - New Application \$20,001-\$100,000 | \$600.00 |
| - New Application \$100,001-\$250,000 | \$800.00 |
| - New Application greater than \$250,000 | \$1,000.00 |
| - Top up Application (Overdraft only) | \$400.00 |

Temporary Overdrafts - Personal and Commercial

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| - \$100 - \$10,000 | \$100.00 |
| - Greater than \$10,000 | \$250.00 |

Performance (Credit Union) GuaranteesEstablishment Fee

Excludes additional valuation costs and solicitor's costs to prepare mortgage documents and settlement fees.

Maintenance Fee (charged half yearly)	3% p.a.
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State duties and taxes may apply. Fees incurred to search the records of a government agency and to register or vary the interest with a government agency are payable by the borrower.

SERVICE FEES**Service Fee**Home Loans

Payable on Mortgage Plus Home Loans	\$10.00 per month
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Personal Overdrafts (Overdraft Service Fee)

	\$5.00 per month
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Commercial Loans (Loan Service Fee) & Overdrafts (Overdraft Service Fee)

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|--------------------------|-------------------|
| · Under \$5,000 | \$5.00 per month |
| · \$5,001-\$100,000 | \$20.00 per month |
| · \$100,001-\$250,000 | \$30.00 per month |
| · Greater than \$250,000 | \$50.00 per month |

Loan Redraw Fee

Redraw only available on variable rate amortising mortgage loans, personal loans and commercial loans

Electronic – Free
Staff Assisted - \$30.00

Insurance Renewal Fee

Payable if follow up is required to obtain insurance details for mortgaged property held by The Capricornian.

\$20.00

Contract Variation & Consent Fee

A fee is charged when a member applies to vary their loan conditions including:

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|------------------------------------------------------|----------|
| · Mortgage Secured Loans and Overdrafts | \$300.00 |
| · Personal Loans & Overdrafts (not mortgage secured) | \$100.00 |

Fixed Rate Break Costs

Payable during a fixed rate period when a member: repays the unpaid balance of their loan in full; makes unscheduled repayments totalling \$10,000 or more; switches from one fixed rate to another; or switches from fixed rate to a variable rate loan

Break costs can be obtained by contacting The Capricornian.

Fixed Rate Lock Fee

Allows you to secure a guaranteed fixed interest rate to protect you against potential interest rate increases that may occur during the settlement period of your loan. Fee is the greater of 0.15% of the amount of credit or \$395 where funding is more than 60 days from the date of the Offer and Loan Contract.

Mortgage Discharge Fee

This fee is payable in addition to solicitors fees, registration, searches and other third party fees that may apply

Settlement	\$150.00
Non-settlement	\$100.00

Arrears Fees

1 st Reminder Letter Fee	Nil
Reminder call fee	\$5.00
2 nd and Subsequent Reminder Letter Fee	\$20.00
Default Notice Fee	\$40.00