

## SCHEDULE OF LOAN FEES AND CHARGES - Current as at 1 June 2026

### ESTABLISHMENT FEES

#### Mortgage Secured Loans & Lines of Credit

Establishment 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.

- Establishment Fee \$600.00
- Further Advance Establishment Fee \$400.00
- Bridging Loan Establishment Fee (No end debt) \$1500.00

#### Personal Loans & Overdrafts

Establishment Fee \$250.00

#### Commercial Loans & Overdrafts

##### Establishment Fee

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

- 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

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

#### Performance ( ) Guarantees

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

##### Establishment Fee

*(\$250 or 0.25% of the Bank Guarantee amount, whichever is greater)*

*Re-documentation fee (if you need to make changes to your documentation later)*

*(\$250 or 0.25% of the Bank Guarantee amount, whichever is greater)*

Maintenance Fee (charged half yearly) 3% p.a.

*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

##### Personal Overdrafts (Overdraft Service Fee)

\$5.00 per month

##### Commercial Loans (Loan Service Fee) & Overdrafts (Overdraft Service Fee)

- 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

##### Contract Variation & Consent Fee

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

- Mortgage Secured Loans and Overdrafts \$400.00
- Personal Loans & Overdrafts (not mortgage secured) \$150.00

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*

\$300.00

**Arrears Fees**

1<sup>st</sup> Reminder Letter Fee

\$15.00

Reminder call fee

\$5.00

2<sup>nd</sup> and Subsequent Reminder Letter Fee

\$20.00

Default Notice Fee

\$40.00