# SCHEDULE OF LOAN FEES AND CHARGES

**Current as at: 9 November 2026**

**Important**

If you already have a loan contract with us, this document must be read together with the Schedule to your loan contract (which details the fees and charges applying to your loan when advanced) and any variation notice we have given you.

## 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<br>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<br>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<br>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<br>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<br>*This fee is payable in addition to solicitors fees, registration, searches and other third party fees that may apply* | *$300.00* |

| **Arrears Fees** | |
|---|---|
| 1st Reminder Letter Fee | *$15.00* |
| Reminder call fee | *$5.00* |
| 2nd and Subsequent Reminder Letter Fee | *$20.00* |
| Default Notice Fee | *$40.00* |