



FEES AND CHARGES

BUSINESS LOAN ACCOUNTS

Opened from 15th September 2014

- ✔ Business Loan
- ✔ Business Line of Credit
- ✔ Business Overdraft (used in conjunction with Business Access Account)
- ✔ Bank Guarantee Facility

IMPORTANT: For details of fees and charges for business loans funded before 15th September 2014 - please refer to your Credit Contract or contact us.

Fee Type	Fee Description	L6 Business Term Loan	L26/S26 Business Line of Credit	L36/S36 Business Overdraft	Bank Guarantee Facility
FOR NEW LOANS, ADDITIONAL LOANS AND LOAN INCREASES					
Establishment Fee	To cover our costs associated with establishing your loan/additional loan, further advance, increasing your credit limit or when you substitute one security property with another. This fee is non-refundable after formal credit approval.	0.5% of loan amount - minimum of \$600			
Valuation Fee	Covers the cost of us arranging an independent valuation on a property. The valuation will determine if the value of the security is sufficient to cover the debt and nature of the security meets our lending requirements.	charges vary - charged at cost			
Rate Lock Fee	If you elect to lock-in a fixed interest rate prior to loan drawdown	the greater of 0.15% of loan OR \$250	n/a		
Solicitor Fees and Outlays - Document Preparation	Covers the cost to engage external solicitors to prepare the mortgage documents and other external costs (registration fees, stamp duty, title office searches, company charges, guarantees, etc). These fees are non-refundable.	charges vary - charged at cost			
Conditions Subsequent Compliance Costs	May apply to reimburse us the costs associated with confirming compliance with any special conditions in your loan agreement, such as the charges from third parties to provide reports to us.				
Legal Agent Fee	May apply if we arrange for a legal agent to represent us.	charges vary according to location of security - charged at cost			
ONGOING FEES					
Account Service Fee	To maintain the costs of keeping the account.	\$20 / month	\$25 / month per Access account	\$10 / month (waived until further notice)	n/a
Overdraft Line Fee	To ensure the limit is available as required.	n/a		\$12 / month	
Bank Guarantee Fee	To cover our costs associated with the management of your facility.	n/a			2.5%pa charged in advance half-yearly on each guarantee
OTHER SERVICE FEES AND CHARGES YOU MAY HAVE TO PAY					
Switch Fee	If you change interest rate type (eg. fixed to variable rate, P&I to interest only etc) or if we agree to your request to extend the term of a fixed interest rate period or to change the fixed interest rate.	\$500 / switch plus any applicable Break Costs			
Break Costs	Our estimate of the cost to us because you pay out the loan during a fixed rate period, or you repay more than \$10,000 of the outstanding amount of credit during a fixed rate period, or if you change from a fixed interest loan to another type of loan during a fixed rate period or as otherwise provided for in your Facility Agreement. Break costs only apply if the new interest rate is less than your existing fixed interest rate.	quoted at the time of your request or calculated in accordance with your Facility Agreement			
Default Fee	For any loan where there is an amount overdue for payment past it's due date.	default interest applies (4.5% pa + the non-default rate)			
Document Search Fee	May apply when you request us to conduct a search for documents associated with your loan.	\$50 / hour (\$30 minimum charge)			
RTGS (Real Time Gross Settlement) Payment	When you request us to transfer funds to another Australian financial institution on the same day.	\$20 / payment			
Audit Certificate Fee	When you request us to prepare an Audit Certificate on your account.	\$15 / certificate			
Additional Statement Fee	When you request us to issue a statement on your account which is additional to the applicable free statement limits.	\$7.50 / statement			
Purchase of a Cheque Book	When you request a cheque book to operate on your account.	n/a		NIL	n/a
Cheque Stop Payment Request	When you request us to arrange a stop payment on a personal cheque you have drawn.	n/a		'bank' cheque - \$10 / notice business / personal cheque - \$7 / notice	

Fee Type	Fee Description	Business Term Loan	Business Line of Credit	Business Overdraft	Bank Guarantee Facility
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OTHER SERVICE FEES AND CHARGES YOU MAY HAVE TO PAY - continued

Special Cheque Clearance	When you request us to arrange a special clearance on a cheque deposit.	as advised by applicable financial institution			n/a
Cashcard or Visa Debit Card Replacement Fee	When we issue a replacement card that you have reported lost, stolen or damaged or where you have forgotten your PIN.	n/a	\$10 / card replaced		
Coin Supply Fee	We may levy a charge for the regular supply of coin - such charge will reflect costs levied to us by our cash supplier.	n/a	charge advised per coin request		
Coin Counting Fee	When we are required to count coin at your request and is based on whether the coin is sorted into denominations or not.	SORTED: NIL if deposited to Auswide Bank Ltd OR 10% of value if NOT deposited to Auswide Bank Ltd NOT SORTED: 10% of value if deposited to Auswide Bank Ltd OR not offered if NOT deposited to Auswide Bank Ltd			
Cash Handling Fee	May apply if we are being utilised as a cash 'clearing house' and is to levy the costs we incur in handling physical cash (eg. security).	0.5% of the total deposit amount (we will contact you prior to charging to discuss the application, amount and timing of any charge)			

FEES WHICH MAY BE PAYABLE ON TERMINATION OF YOUR LOAN

Mortgage Release Fee	When your loan is repaid because you sell the property or you refinance the loan through another credit provider.	\$250
Discharge of Mortgage	To discharge the mortgage with the applicable State/Territory Government.	\$150 plus cost charged by State/Territory

TRANSACTIONS FEES AND CHARGES

Auswide Bank Ltd or Westpac ATM withdrawal	When you use your Cashcard at an 'Auswide Bank Ltd' or 'Westpac' branded ATM to withdraw from your account. ♦	n/a	12 / month free then \$0.50 each	WAIVED UNTIL FURTHER NOTICE	n/a
Auswide Bank Ltd or Westpac ATM	When you use your Cashcard at an 'Auswide Bank Ltd' or 'Westpac' branded ATM to check your account balance. ♦		12 / month free then \$0.50 each		
EFTPOS	When you use your Cashcard to pay for purchases and make withdrawals at retail outlets with a Point of Sale facility.		12 / month free then \$0.50 each		
Cheque Deposits	When you deposit a cheque to your account.	\$2.50 each	20 / month free then \$0.30 each		
Cheque Withdrawal using Chequebook	When you write a cheque and it is debited from your account. †	\$5 each	20 / month free then \$0.30 each		
Auto-Sweep	A pre-approved 'sweep' that automatically transfers funds between nominated Auswide Bank Ltd accounts, in the event you do not have sufficient funds (or sufficient 'clear' funds) in the account to be debited for a direct debit, external payment or cheque written.	n/a	\$0.50 / sweep		
Direct Debit, External Payment or Electronic Funds Transfer - External	An automatic payment from your Auswide Bank Ltd account to an account at another financial institution or an automatic payment to another organisation such as an insurance company.	\$5 each	\$0.50 each		
Internet and Mobile Banking Payment - External	A one-of for regular automatic payment to an account at another financial institution arranged through internet or mobile banking.				
'Bank' Cheques	A cheque available for one-off purchase by accountholders from our branches.		\$12 / cheque		

DISHONOUR FEES

Cheque Deposit Dishonour Fee	When a cheque deposited to your account is dishonoured.	\$15 / dishonour		n/a
Cheque Written Dishonour Fee	When you write a cheque and there are insufficient funds or insufficient 'clear' funds in your account to be debited.	\$25 / dishonour		
Direct Debit and External Payment - Reject Fee	When you arrange a direct debit or external payment and there are insufficient funds or insufficient 'clear' funds in your account to be debited for payment to the external third party to be made.	n/a	\$25 / rejection	
Internet and Mobile Banking External Payment - Reject Fee	When you arrange a payment to an account at another financial institution using internet or mobile banking and there are insufficient funds or insufficient 'clear' funds in your account to be debited for payment to be made.			

▼ The scenario that would deem this fee applicable is where you regularly deposit cash to an Auswide Bank Ltd account and subsequently transfer all, or the substantial portion of, the account balance to another financial institution.

♦ List available on request or at www.auswidebank.com.au

▶ The fee is calculated based on the date cheques are deposited into/debited from your account.

† When a sweep occurs, the fee will be levied against the account/s being swept from. If sweeps are required from more than one account to cover insufficient funds, each account that is being swept from will attract the fee.

These fees and charges are applicable to new loans at the time of printing however are subject to change including the addition of new fees and charges. You must pay the fees and charges applicable from time to time. Actual fees and charges may vary for individual applications. Auswide Bank Ltd reserves the right to not refund any fees incurred.