



FEES AND CHARGES

PERSONAL LOAN ACCOUNTS

Opened from 1st September 2017

🏠 Secured Personal Loan

🏠 Unsecured Personal Loan

IMPORTANT: For details of fees and charges for personal loans funded before 1st September 2017 - please refer to your Credit Contract or contact us.

Fee Type	Fee Description	L9 Secured Personal Loan	L60 Unsecured Personal Loan
FOR NEW LOANS, ADDITIONAL LOANS AND LOAN INCREASES			
Establishment Fee	To cover our costs associated with establishing your loan.		\$175
Guarantee Fee	May apply if the loan is to be guaranteed.		\$175
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.		charges vary - charged at cost
ONGOING FEES			
Account Service Fee	To maintain the costs of keeping the account.		\$5 / month (effective for new loans 1/5/13)
OTHER SERVICE FEES AND CHARGES YOU MAY HAVE TO PAY			
Default Fee	For any loan where there is an amount overdue for payment past it's due date.		OVERDUE: less than 30 days - \$10 30 to 60 days - \$20 60+ days- \$35
Investigation/Correction	Payable when we process your request to trace, reverse or correct a payment or where you ask us to investigate a disputed transaction on your account		\$15 per occasion
Audit Certificate Fee	When you request us to prepare an Audit Certificate on your account.		\$15 / certificate
Document Recovery Fee	Payable when we process your request to obtain a copy of a deposited cheque, a sales voucher or any deposit, withdrawal or transfer form associated with your account		\$5 per copy or Document Search Fee - whichever is lesser
Document Search Fee	May apply when you request us to conduct a search for documents associated with your account other than documents charged for under the Document recovery fee.		\$50 / hour (\$30 minimum charge)
Paper Statement	Payable when we issue you with a paper statement of your account		\$1 per printed statement
Additional Statement Fee	Payable when you request us to issue an additional statement on your account.		\$7.50 / statement
Cash or coin 'Special Order'	Payable where a branch does not have sufficient cash or coins available and if Auswide Bank needs to arrange a special order and delivery from our supplier to accommodate a customer's request.		As per quote from the Bank's cash supplier
FEES WHICH MAY BE PAYABLE ON TERMINATION OF YOUR LOAN			
Early Termination Fee	When your loan is repaid or you refinance the loan through another credit provider within 12 months of loan drawing.		\$150

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.