



FEES AND CHARGES

PERSONAL LOAN ACCOUNTS

Opened from 15th September 2014

- ✔ Secured Personal Loan
- ✔ Unsecured Personal Loan

IMPORTANT: For details of fees and charges for personal loans funded before 15th September 2014 - 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
Audit Certificate Fee	When you request us to prepare an Audit Certificate on your account.		\$15 / certificate
Document Search Fee	May apply if we need to conduct a search for documents associated with an account or archived transactions.		\$50 / hour (\$30 minimum charge)
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
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 banked to Auswide Bank Ltd OR 10% of value if NOT banked to Auswide Bank Ltd NOT SORTED: 10% of value if banked to Auswide Bank Ltd OR not offered if NOT banked to Auswide Bank Ltd
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.