



FEES AND CHARGES

PERSONAL LOAN ACCOUNTS

From 4th February 2019

Secured Personal Loan

Unsecured Personal Loan

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
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 Administration Fee	Payable if there is an event of default under the terms of your loan.		\$40 per default, per month
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.		n/a
Additional Statement Fee	Payable when you request us to issue an additional statement on your account.		\$7.50 / statement
RTGS (Real Time Gross Settlement) Payment	When you request us to transfer funds to another Australian financial institution on the same day.		\$20 / payment
FEES WHICH MAY BE PAYABLE ON TERMINATION OF YOUR LOAN			
Early Payout Fee	Payable to us when your loan is repaid, or you refinance the loan through another credit provider, prior to the end of your loan term. Not applicable for loans refinanced internally.		\$50

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.