

AUSWIDE BANK'S GUIDE TO FEES AND CHARGES

BUSINESS LOAN ACCOUNTS

Business Loan

Business Line of Credit

Business Overdraft (used in conjunction with Business Access Account)

Bank Guarantee Facility

Effective from 1st January 2025
 Account type: L6, L26/S26, L36/S36 AB505/0125
 Auswide Bank Ltd • ABN 40 087 652 060
 Australian Financial Services & Australian Credit Licence 239686

| Fee Type | Fee Description | Business Term Loan L6 | Business Line of Credit L26/S26 | Business Overdraft L36/S36 | 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 | | | |
| Settlement Fee | Payable when we process the settlement of your loan. | \$100 per application | | | |
| 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 | Payable for managing your account. | \$20 per month | \$25 per month per Access account | \$10 per month | n/a |
| Overdraft Line Fee | To ensure the limit is available as required. | n/a | | \$12 per 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 |

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|--|--|--|-------------------------|--|-------------------------|
| OTHER SERVICE FEES AND CHARGES YOU MAY HAVE TO PAY | | | | | |
| Switch Fee | If you change interest rate type (e.g. 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 per switch plus any applicable Break Costs | | | |
| Break Costs | Payable if during a fixed rate period you: <ul style="list-style-type: none"> repay all or part of the outstanding credit amount; request a change to your interest rate type and we agree to process your request, or request a change to your fixed interest rate and we agree and process your request. Break costs are payable on the date on which any of the above event occur. Break costs are payable on fixed rate loans even if repayment is required by us after an event of default occurs. | Calculated at the time of your request | | n/a | |
| Default Administration Fee | Payable if there is an event of default under the terms of your loan. | | | \$40 per month | n/a |
| Redraw Fee | Payable when we manually processes your request to redraw available funds. | \$20 | | n/a | |
| RTGS Outward Payment Fee | When you request us to transfer funds to another Australian financial institution on the same day. | | | \$20 per payment | n/a |
| FEES WHICH MAY BE PAYABLE ON TERMINATION OF YOUR LOAN | | | | | |
| Mortgage Release Fee | Payable when we process your request to release a security from your loan, including a partial release. | | | \$400 per mortgage | |
| TRANSACTION FEES AND CHARGES | | | | | |
| External Payment Fee | Payable if you request us to process an electronic payment to an account at another Australian bank or financial institution. This includes payments which you initiate electronically through internet or mobile banking. | n/a | \$5 each | NIL | n/a |
| Direct Debit Fee | Payable if we process a direct debit to your account (including payments you initiate electronically). | n/a | \$5 each | \$0.50 | n/a |
| Cheque withdrawal using Cheque Book Fee | Payable when you write a cheque and it is presented on your account. (Cheque Books available on accounts opened prior to 1st October 2023 which have previously had a cheque book issued.) | n/a | | \$2 per cheque | n/a |
| Telegraphic Transfer Fee | Payable each time you request an electronic transmission of funds to an account at an overseas bank. | n/a | | \$AU currency \$50 per transfer OR foreign currency \$30 per transfer | n/a |
| Deposit-Foreign Currency Cheque/Draft Fee | Payable each time a foreign currency cheque/draft is deposited. | n/a | | \$5 per cheque OR \$50 per cheque if greater than \$5,000 or where issuing bank is required to clear and settle the cheque | n/a |
| ATM Direct Charge Fee | Payable to the ATM owner if you use your Visa Debit Card to withdraw or check your balance at a non-Auswide Bank ATM. | | n/a | Direct charge fee is levied by ATM owner | n/a |
| Currency Conversion Fee | Payable if you use your Visa Debit Card to pay for purchases and withdraw cash at overseas retail outlets with an EFTPOS facility or to make purchases from overseas outlets over the internet or phone. | n/a | n/a | 3% of the transaction amount | n/a |
| DISHONOUR FEES | | | | | |
| Direct Debit and External Payment - Dishonour Fee | Payable when you've arranged a direct debit payment or external payment to an account at another financial institution but there are insufficient clear funds in your account (includes payments which you initiate electronically). | n/a | | \$15 per rejection | n/a |

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.