

# RedZed Fee Schedule



	Ultra	Reward	Recharge	Refresh
<b>Loan Agreement Fees</b>				
Security Appraisal Fee (per property <\$1M)*	\$375	\$375	\$375	\$375
Settlement Fee	\$975	\$975	\$975	\$975
Split Loan Completion Fee (if applicable)	\$350	\$350	\$350	\$350
Risk Fee	Variable based on the characteristics of the loan	Variable based on the characteristics of the loan	Variable based on the characteristics of the loan	Variable based on the characteristics of the loan
Title Insurance Fee	Included in Settlement Fee	Included in Settlement Fee	Included in Settlement Fee	Included in Settlement Fee
<b>Legal Fees</b>				
Legal Administration Fee	\$895	\$895	\$895	\$895
<b>Disbursements</b>				
Disbursement & Additional Bank Cheque	At cost	At cost	At cost	At cost
Telegraphic Transfer	\$30	\$30	\$30.00	\$30.00
LTO & other miscellaneous search fees	At cost	At cost	At cost	At cost
Agency Fee	At cost	At cost	At cost	At cost
<b>Post Settlement</b>				
Duplicate Statement Fee	\$12	\$12	\$12	\$12
Redraw Fee	\$25	\$25	\$25	\$25
Full & Partial Discharge	\$120	\$120	\$120	\$120
Discharge Administration Fee	\$690	\$690	\$690	\$690
Subdivision of Security	\$120	\$120	\$120	\$120
Default Interest - Instalment	4%	4%	4%	4%
Default Interest - Balance	4%	4%	4%	4%
Direct Debit Dishonor Fee	\$50	\$50	\$50	\$50
Late Administration Payment Fee	\$75	\$75	\$75	\$75
Upstamping	\$100	\$100	\$100	\$100
Consents & Productions	\$120	\$120	\$120	\$120
Production of Title Fee	\$75	\$75	\$75	\$75
Consents & Productions	\$120	\$120	\$120	\$120
Monthly Account Keeping Fee	\$15	\$15	\$15	\$15
Enforcement Expenses	\$120	\$120	\$120	\$120
Fee for Provision of copy of loan documents payable a the time of request	\$120	\$120	\$120	\$120
Default administration fee payable if We instruct solicitors regarding your default	\$145	\$145	\$145	\$145
Guarantor fee	\$250	\$250	\$250	\$250
Cheque fee payable to Lenders solicitors.	\$12	\$12	\$12	\$12
Top up fee	\$550	\$550	\$550	\$550
Disbursement fee	\$75	\$75	\$75	\$75
<b>Early Termination Fees (Company Borrowers &amp; Corporate Trustees ONLY)</b>				
First 36 Months	2% Original Loan Amount	2% Original Loan Amount	2% Original Loan Amount	2% Original Loan Amount

\* The security appraisal fee is based on a standard valuation. If the property is located in a rural location or the value of the property is in excess of \$1Million, the cost of completing the valuation may be higher. This will be charged at cost.

This Schedule is for the fees and charges that apply to RedZed residential mortgage loans (where the loan application for the loan is not introduced to RedZed by a broker).

These fees and charges are current as at 17 September 2018 and may change at any time. Government fees and charges such as stamp duty and registration fees will apply to all loans. These fees and charges are determined by the relevant State or Territory government, and will vary depending on that State or Territory.