

Loan Fees Schedule

Loan fees for new loans are fully disclosed in your loan contract. The following list outlines our current loan related fees and charges.

Personal loans

Establishment fee – with or without goods security agreement	\$395
Establishment fee for further advance – personal loan and personal loan with goods security agreement	\$395
Early payout fee	Nil

Home loans/home loan overdrafts

Establishment fee*	\$600
Establishment fee for each additional loan against existing security	\$300 plus valuations at cost
Establishment fee for further advance	\$300 plus valuations at cost
Loan splitting fee – new home loan	\$150

Other secured loans

Redraw fee – mortgage saver only	\$25
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Other mortgage secured loans/overdraft

Establishment fee*	\$600
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Business loans (unsecured)

Establishment fee	\$150 to \$500
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Business loans (secured)

Establishment fee* secured by residential property	\$600
Establishment fee* secured by non-residential property	Assessed on individual basis

*Includes the cost of a standard valuation.

All mortgage secured loans/overdrafts

Deferred application fee payable if you repay your loan within 4 years of the mortgage date if the mortgage date is before 20 April 2011	\$800
For each additional property security, a further	\$125
For each additional valuation	At cost
Fixing/Refixing fee on established loans	\$300
Loan splitting fee for existing home loans	\$200
Guarantees	\$150 each
Company/trust documentation review fee	\$100 per entity
Substitution of mortgage security (single property)	\$300
Fees for release of mortgage:	
1. Refinance or sale, plus an agent's fee if not settled in Brisbane metropolitan area	\$165
2. Loan paid in full and documents handed to owner	\$132
3. Loan paid in full and release of mortgage registered with Dept. of Natural Resources and Mines	\$313

Early termination fee

Fixed Interest Rate Payable if you repay your loan or change to a variable interest rate during the fixed rate period	Interest differential fee as defined in the loan contract plus \$200 administration fee
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Extra payment fee

Payable if you make extra repayments that exceed \$10,000 per annum during any fixed period	Interest differential as defined in the loan contract
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Interest rate lock-in fee*

Payable at time of application if you elect to lock-in your interest rate for a period of 90 days from the date you apply for your loan	The greater of \$500 or 0.15% of the value of the loan
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*Available on mortgage secured fixed rate home/investment loans only.

Administration fee

Payable in addition to when otherwise specified in this brochure, if we vary or renegotiate the terms of your loan contract at your request	\$200
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Dealing fee

Payable in addition to when otherwise specified in this brochure, if we give or withhold our consent to a document that affects our security	\$300
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QTMB Choices and Gold Star programs

QTMB Choices & Gold Star Premium – annual fee	\$395
Gold Star* – annual fee	\$350
Gold Star Plus* – annual fee	\$395
Switching fee Payable when switching from: Gold Star to QTMB Choices Gold Star Plus to QTMB Choices Existing QT Mutual Bank home loan customers switching to QTMB Choices. Only applicable when there are no further borrowings.	\$345 \$300 \$300

*The Gold Star and the Gold Star Plus ceased being available to new participants from 18 March 2007. From 1 October 2011, Gold Star Premium was renamed QTMB Choices.

Teachers' Life package

Teachers' Life membership Payable in conjunction with a Teachers' Life home loan product	\$25 per month
Switching fee Payable when switching from an existing QT Mutual Bank home loan to a Teachers' Life home loan	\$300

Loan Fees Schedule (continued)

External charges

Other government departments

Dept. of Natural Resources and Mines fees – registration, release, transfer (up to \$180,000), mortgage	\$181.00 per item
Dept. of Natural Resources and Mines fees – registration of transfer	\$181.00 per item + \$34.00 for each additional \$10,000 or part thereof in excess of \$180,000
Settlement notice and withdrawal of settlement notices	\$34.00
Requisition fee	\$34.00
Dept. of Natural Resources and Mines search fee	\$34.35 per search
Bankruptcy search	\$27 per person
Environmental Register search	\$58.49 per search
Land tax clearance	\$47.47 per search
Main Roads search	\$41.20 per search
Production fees	\$110 per document

External lawyers fees

Professional costs, telephone calls, facsimile charges, courier fees and other incidentals, for preparation of mortgage documents	When applicable, as incurred and at cost
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Australian Government – Australian Financial Security Authority

Search of the PPS register	\$4.00
Variation/renewal of financing statement	\$8.00
Registration of financing statement	\$8.00

Consumer Credit Insurance (Death/Disability/Unemployment)

Premium quoted upon request	
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Collections

Drawing without Funds Where debits are paid and where an account overdraws or remains overdrawn without an approved facility limit, or the facility limit is exceeded	\$20
Arrears Administration Fees Payable (at our discretion) if an event of default occurs	\$20
Enforcement expenses	At cost