

## home loan - interest rates, fees & charges

- A registered first mortgage is required on all home loans.
- The same rates apply for owner-occupied and investment properties.
- The Line of Credit is an all-in-one account with ongoing access to credit funds.
- All variable rate and fixed rate home loans have Redraw facilities.
- There are no monthly account keeping fees on Home Loan Accounts or Line of Credit accounts.
- Loan fees and charges vary for individual applicants and are detailed for applicants in their loan contracts.

Fixed Rates	Loan amount	Term	Nominal Rate %pa
<i>Home Loan</i>	\$5,000 - \$299,999.99 (Reverts to variable rate currently 7.17%pa)	1 year	6.87
		2 years	7.45
		3 years	7.85
	\$300,000 and above (Reverts to variable rate currently 6.87%pa)	1 year	6.87
		2 years	7.45
		3 years	7.85
<i>Refixing/Transferring</i>	\$5,000 - \$299,999.99 (Reverts to variable rate currently 7.17%pa)	1 year	7.27
		2 years	7.45
		3 years	7.85
	\$300,000 and above (Reverts to variable rate currently 6.87%pa)	1 year	7.27
		2 years	7.45
		3 years	7.85

Variable Rates		Minimum top-up amounts	
<i>First Home Loan</i>	\$100,000 to \$1,250,000	\$5,000	6.87
<i>Home Loan</i>	\$5,000 to \$299,999.99	\$5,000	7.17
	\$300,000 and above		6.87

Line of Credit			Nominal Variable Rate %pa
	\$5,000 to \$299,999.99	\$5,000	7.17
	\$300,000 and above		6.87

Bridging Finance (maximum term 12 months)			
	\$5,000 and above	\$5,000	7.17

fees & charges		
Establishment fee (including increasing existing loan)	Standard Fee	\$500
Fees payable to Conveyancer	Including GST	\$133.25
Mortgage registration fee		\$121
Redraw	Each time a member Redraw is approved and drawn (min \$500) Internet Redraw	\$30 nil
Refixing Fee	Converting a variable to a fixed interest rate or transferring existing fixed to fixed interest rate	\$500
Switching Fee (applicable to former Powerstate loans)	Payable when we agree to your request to vary your credit contract so that the above \$300,000 variable interest rate applies	\$800

All loans are provided by Credit Union SA Ltd.

*continued overleaf*

Early Termination Fee	<b>Fixed Rate Loans</b> An early termination fee is payable whenever you renegotiate or repay in full within 3 years after the date on which the loan was first funded or renegotiated. A sum equal to 1% of the original loan balance, plus a \$500 administration fee and any fee discounts received at the time of application.	
	<b>Variable Rate Loans</b> An early termination fee is payable whenever you repay a variable rate loan within 12 months of funding. \$500 plus any fee discounts received at the time of application.	
<b>property valuation</b>		
Payable to one of Credit Union SA's approved Valuers. Metropolitan area is from Gawler (in the north) to Sellicks Beach (in the south) and the Adelaide District Council area. All valuations for properties over \$500,000 the valuation fee will be subject to negotiation. Fees stated do not include GST. Twenty-five percent (25%) of the GST will added to the base fee.		
Metropolitan	Established dwelling House under construction (includes 5 progress inspections) - additional progress inspections	\$205 \$580 \$75 each
Country within 150kms	Established dwelling House under construction (includes 5 progress inspections) - additional progress inspections	\$325 \$775 \$90 each
Country valuations greater than 150kms	By negotiation	
<b>other</b>		
Property Title Search	Payable to Registrar General	\$30.70
Retention of old Title		\$28
Application for Change of name, note death or marriage	Conveyancer fee (including GST) Registration of change	\$102.50 \$121
Discharge of Mortgage	Registration fee Administration Fee Conveyancer fee (including GST)	\$121 \$240 \$133.25
Production Fee	Payable to Credit Union SA	\$40
Conveyancer Fee	Including GST	\$82
Consent Fee		\$100
Loan Account Arrears Fee	Payable whenever you do not make a repayment in full on or before the date it is due and the default continues for 3 days or more: Letter 1 - payable on the 3rd day Letter 2 - payable on the 10th day Letter 3 - payable on the 17th day Letter 4 - payable on the 24th day	nil \$10 \$10 \$10