



Bank of
Melbourne

Personal Loan Accounts.

Charges for specific
services and accounts.

Effective date: 3 July 2025

You've got questions? We've got time to talk.



Give us a call on 13 22 66
8.00am to 8.00pm
Monday to Saturday



Pop into a branch near you



Visit bankofmelbourne.com.au

Accessibility support.

If you are deaf, hard of hearing, or have speech/communication difficulty, you can message us within the Bank of Melbourne App or communicate with us using the [National Relay Service](#).

If English is not your preferred language, contact us and a banker can arrange a language interpreter.

Visit [Bank of Melbourne Accessibility](#) for further information on our more accessible products and services for people with disability, who are neurodivergent or where English is not your preferred language.

Fees stated are current as at the date of this brochure but may change from time to time. We will notify you of changes as required under the conditions of use for your account. Information on our current standard fees, charges and interest rates is available on request.

Nearly all financial services provided by the Bank will be 'input taxed' under GST. This means that GST of 10% will not be added to the fee/charge for that service. There are a few services provided by the Bank which will be subject to GST of 10%. GST of 10% will be included in the fees and charges for these services after taking into account any cost savings arising from the introduction of the GST. Where applicable, the fees stated are GST inclusive.

Personal Lending.

Personal Loans*.

Lending Establishment Fee

Secured Personal Loans	\$250
Unsecured Personal Loans	\$250
PPSR fee for Secured Car Loan (a government fee, charged to register a vehicle on the Personal Property Securities Register)	\$6

* Excludes government charges such as stamp duty, search fees or any other disbursements, wherever these are applicable.

Loan Account Fee

(for personal loans on which the fee is payable):

Secured Personal Loans	\$15
Unsecured Personal Loans	\$15

Loan Discharge Fee

(may be payable if a personal loan is fully repaid):

• <i>within the first 12 months of the loan term</i>	\$150
• <i>after the first 12 months and before the end of the loan term</i>	\$100

Get Set Loans (No Longer for Sale).

Loan Account Fee – payable each month or part month in which you have a Get Set Loan	\$12 per month
Overdrawn Fee (formerly known as ‘Payment Honour Fee’) – payable for each transaction we honour which exceeds available credit	\$15

Unsecured Personal Overdraft (No Longer for Sale).

Overdraft Fee – payable while you have an overdraft facility on your account	\$5 per month
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Refer to ‘Bank of Melbourne Transaction, Savings and Investment Accounts: Terms and Conditions (incorporating fees and charges)’ brochure for information on the fees applicable to transactions on a Get Set Loan or Unsecured Personal Overdraft.

For an online version, please visit:
bankofmelbourne.com.au/tran-save-invest-terms

Miscellaneous Fees.

Missed Payment Fee	\$15
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The following fees do not apply to Portfolio Loans, Get Set Loans or Unsecured Personal Overdrafts.

Processing Fee – payable each time you make any repayment on your loan over the counter in a branch or by cash or cheque	\$3 per transaction
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Banking Code of Practice.

More Information on Banking.

A booklet called ‘Bank of Melbourne Transaction, Savings and Investment Accounts: Terms and Conditions (incorporating fees and charges)’ is available online and at any Bank of Melbourne branch. This booklet contains all types of information about banking services and the Banking Code of Practice which you may find helpful and is free of charge to all Bank of Melbourne customers.

Privacy and Confidentiality.

We have a duty to keep information about our customers confidential, except in certain circumstances which are detailed in the ‘Bank of Melbourne Transaction, Savings and Investment Accounts: Terms and Conditions (incorporating fees and charges)’ booklet. For more information about privacy, you can obtain a copy of the privacy statement by visiting bankofmelbourne.com.au/privacy/privacy-statement.



Bank of
Melbourne

Bank of Melbourne acknowledges the Traditional Owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respects to Australia's First Peoples, and to their Elders, past and present.

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