

# Personal Loan Accounts.

**Charges for specific  
services and accounts.**

Effective Date: 29 August 2024

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 are 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	\$12
Unsecured Personal Loans	\$12

*For all personal loans approved from 26 February 2006.*

Loan Discharge Fee – may be payable if a personal loan is fully repaid: <ul style="list-style-type: none"><li>• within the first 12 months of the loan term</li><li>• after the first 12 months but before the end of the loan term</li></ul>	<div>\$150</div> <div>\$100</div>
---	-----------------------------------

## Get Set Loans (No Longer for Sale):

Loan Account Fee – payable each month or part of a month in which you have Get Set Loan	\$12
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
---	---------------

Refer to 'BankSA Transaction, Savings and Investment Accounts: Terms and Conditions (incorporating fees and charges)' brochure for the information on the on the fees applicable to the operation of the transaction account.

For an online version, please visit:  
[banksa.com.au/tran-save-invest-terms](https://banksa.com.au/tran-save-invest-terms)

## Miscellaneous Fees.

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
--	---------------------

For all loans:

Missed Payment Fee	\$15
--------------------	------

# **Banking Code of Practice.**

## **More Information on Banking.**

A booklet called 'BankSA Transaction, Savings and Investment Accounts: Terms and Conditions (incorporating fees and charges)' is available online and at any BankSA 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.

## **Privacy and Confidentiality.**

We have a duty to keep information about our customers confidential, except in certain circumstances which are detailed in the 'BankSA 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 [banksa.com.au/privacy/privacy-statement](https://banksa.com.au/privacy/privacy-statement).

This page has been left blank intentionally.

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



**13 13 76**

7.30 am to 7.30pm

Monday to Saturday



**Visit us in branch**



**[banksa.com.au](https://banksa.com.au)**

### **Accessibility support.**

You can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS). To use the NRS, you can register by scanning the QR Code or visiting **[accesshub.gov.au/about-the-nrs](https://accesshub.gov.au/about-the-nrs)**



Visit **[banksa.com.au/accessibility](https://banksa.com.au/accessibility)** for further information on our accessible products and services for people with disability.

"QR Code" is a registered trademark of Denso Wave Incorporated.

BankSA 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.

© BankSA – A Division of Westpac Banking Corporation  
ABN 33 007 457 141 AFSL and Australian credit licence  
233714.

WBCPLCSSA\_BSA 0724