

Loan Accounts

Charges for specific services
and accounts.

Effective:
20 May 2021



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.

Home Loan Accounts (including Portfolio Loan)

Please refer to your Loan Agreement for all fees related to your home loan. The fees below relate to home loan variations as applicable.

Additional property valuation, or market assessment/estimate fees

Valuation, external inspection, Market value assessment/estimate fees if we ask to have any mortgage property valued, externally inspected or on which a market value assessment/estimate is to be conducted by us:

Valuations (fee payable is dependent on location/value of security property(ies))	from \$164
External property inspection	\$92.25
Electronic Property Market Value Estimate	\$10.25
Property Market Value Assessment	\$71.75

Fees for other services:

For all Home Loans and Portfolio Loans

Substituting securities on existing home loans	\$500 ¹
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Additional Security Property Fee	\$100
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For all Home Loans

Renegotiation fee - payable whenever we agree to renegotiate or vary conditions on a loan other than a conversion (switch) to a different interest rate or home loan type	\$500
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Interest in advance fee - payable each time you request and pay interest in advance	\$150
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Administration/service fees: Home Loans

St. George Basic Home Loan	\$Nil per month
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All other home loans (on which the fee is payable)	\$10 per month
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- 1 Simultaneous settlement is required for any substitution of securities. Fee excludes valuation fee (if required) and any government charges.

Home Loan Conversion (switch) fees:

All switches are subject to our prior approval.

Break costs may be payable when switching from any fixed rate loan and are in addition to the switch fee. Break costs are an amount equal to the Bank's reasonable estimate of its loss due to breaking of the fixed rate period or early repayment of a fixed rate loan.

Conversion (switch) fees	\$500 plus break costs if applicable
Repayment Pause	\$500 per request

Personal Lending

Personal Loans:

Establishment fee

Secured Personal Loans	from \$195*
Unsecured Personal Loans	from \$195

*Excludes government charges such as stamp duty, search fees, fee for registration of security interest with the Personal Property Securities Register or any other disbursements, wherever these are applicable.

Monthly administration fee - for personal loans on which the fee is payable

Secured Personal Loans	\$12
Unsecured Personal Loans	\$12

For loans approved from 26 February 2006

Personal Loan Discharge Processing fee - may be payable if a personal loan is repaid:

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

The following prepayment fees apply to loans approved from 28 October 2000.

Break costs - payable on early payout or partial payment (in excess of the limit set out in the loan terms and conditions) of a fixed rate loan.

Break costs are an amount equal to the Bank's reasonable estimate of its loss due to breaking of the fixed rate period or early repayment of a fixed rate personal loan.

Get Set Loans (NO LONGER FOR SALE):

Monthly administration fee - payable each month or part month in which you have a Get Set Loan	\$12 per month
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Overdrawn fee (formerly known as 'Payment honour fee') - payable for each transaction we honour which exceeds available credit	\$15
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Unsecured Personal Overdraft:

Overdraft service fee - payable while you have an overdraft facility on your account	\$5 per month
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Refer to 'St. George 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.

Miscellaneous fees:

Each bank cheque from home loan proceeds	\$10 per cheque
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Arrears letter fee - payable when we send you an arrears letter relating to an overdue amount	
• for Residential and Portfolio Loans	\$9
• for Personal Loans and Get Set Loans	\$15

Payment dishonour fee - payable whenever a direct debit order for payment from another institution is dishonoured	
• for Residential and Portfolio Loans	\$9
• for Personal Loans and Get Set Loans	\$5

Safe custody of your title deeds	\$30 per lodgement (inclusive of GST)
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Copy of withdrawal or deposit form	\$10.50
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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 'St.George Transaction, Savings and Investment Accounts: Terms and Conditions (incorporating fees and charges)' is available from any St.George Bank 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 St.George Bank customers.

Privacy and Confidentiality

We have a duty to keep information about our customers confidential, except in certain circumstances which are detailed in the 'St.George Transaction, Savings and Investment Accounts: Terms and Conditions (incorporating fees and charges)' booklet. For more information about privacy, ask for a copy of our policy 'Protecting Your Privacy'.

Joint borrowers:

If you and one or more other persons borrow money, you are known as joint borrowers. Each joint borrower is liable for the loan both on your own and together. This means one of you could be liable for the whole loan on your own.

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For further information



Ask at any branch.



Call us on 13 33 30, 8.00am to 8:00pm,
Monday to Saturday



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