



SCHEDULE OF FEES AND CHARGES

LOAN AND OVERDRAFT APPLICATIONS AND ACCOUNTS

17 April 2012



ECU Australia Ltd.
ABN 50 087 650 986.
Australian Credit License 240719.

Personal Loans & Overdrafts

Application Fee \$120.00

Mortgage Loans & Overdrafts

Application Fee \$500.00

Commercial Loans & Overdrafts

Mortgage preparation As charged
Application Fee by Solicitors

- Up to \$50,000 \$150.00*
- Over \$50,000 and to \$100,000 \$300.00*
- Over \$100,000 Quoted per application

Commercial Overdraft Review Fee (yearly) \$120.00
Debited Monthly at \$10.00 per month

General Credit Fees

Mortgage Valuation As charged
by Valuer

Mortgage Settlement Fee \$100.00

Premium & Loyalty Plus Package Fee \$360.00
(yearly)
(Payable at \$30.00 per month, charged at end of month)

Substitution of Mortgage Security \$500.00

Deferred Application Fee \$400.00
If loan paid out within 5 years (not charged on contracts from 01/07/11)

Discharge of Mortgage Security \$300.00

Lenders Mortgage Insurance As charged
by Insurers
If deposit is less than 20%

Variation (re-fix, switch, re-negotiate) \$150.00

Increase Loan / Overdraft \$120.00

Contract Reproduction \$50.00

Security Document Fee \$50.00
Once only payment (if applicable)
Includes Bill of Sale Registration, Release and/or preparation of Guarantee documents

Loan Re-draw \$15.00
Charged per draw
1 free re-draw per month

Fees and charges are subject to change.

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