

## Home Lending

QBANK fees and charges applicable to mortgage loans and overdrafts secured by real estate property.<sup>1</sup>

The following fees and charges are payable **AT SETTLEMENT** of a loan facility<sup>2</sup>

### Loan Establishment Fee

Includes the cost of:

- A standard property valuation fee<sup>3</sup> for one security (up to the value of \$300)
- Preparation of one mortgage
- One title search
- Solicitor petties.

\$700  
(waived on the Classic Plus package and owner occupied loan facilities)

### Standard Settlement Fee

Applies once only per standard loan facility.

\$195  
(waived on the Classic Plus package)

### Construction Settlement Fee

Applies once only per construction loan facility.

\$295

### Additional Valuation Fee

The valuation fee for one security is covered in the loan establishment fee. For additional securities, the additional valuation fee applies.<sup>3</sup>

AT COST

### Additional Security Fee

Applies to each additional security within a loan facility.

\$185

### Split Loan Fee

Applies per additional loan split.

\$25  
(waived on the Classic Plus package)

### Progress Inspection Fee

Applies to construction loans and covers the cost of progress valuation inspections.

AT COST

### Fixed Interest Rate Cap Fee

Payable if you wish to lock in a fixed interest rate, for 90 days from the time the Rate Cap Agreement is signed. The fee is deducted from loan proceeds at settlement.

Greater of \$200 or 0.15% of the loan amount

### Guarantee Fee

Applies when a Guarantee is required to secure a loan facility. If a security guarantee is involved, an 'additional security fee' also applies.

\$300

### Contract Alteration Fee

Payable if you request a change to a loan contract prior to settlement that requires new documentation to be prepared.

\$200

### Change of Name

Professional fee to prepare the change of name documents for lodgment at the land titles office.<sup>4</sup>

\$165

### PEXA Fee

Payable when a settlement is processed through the PEXA system (charged per security property).

AT COST

### Title Search Fee

Applies to each security property being taken.

AT COST

### Government Charges (if applicable)

- Stamp Duty
- Registration of mortgage
- Release of mortgage
- Transfer of ownership
- Change of name on title
- Settlement Notice.

AT COST

The following fees and charges may become payable and charged **POST SETTLEMENT** of a loan facility<sup>4</sup>

### Package Fee - Classic Plus Package

Payable on a monthly basis. Note: if the Classic Plus product is switched or repaid within the first year, \$300 is payable less the amount of the package fee that is already paid.

\$25 per month

### Top Up Fee<sup>1</sup>

Applies when further lending is requested and applied to a current QBANK loan limit. Payable at the time the top-up is funded.

\$200  
(waived on the Classic Plus package)

### Top Up Contract Fee

Applies to each contract prepared for a loan top up. Note:

- If a valuation is required, a standard property valuation fee will be charged (per security) in addition to the top up fee.<sup>3</sup>
- If the top up involves a construction/renovation where QBANK are controlling the disbursement of the loan funds, the Construction Settlement Fee and Progress Inspection Fees will apply.
- One or more Title Search Fees may also apply.

\$82.50

### Standard Property Valuation Fee

Applies to post settlement transactions where a valuation is required.<sup>3</sup>

AT COST

## Product Variation Fees

Payable if a change is made to a contracted loan product.

### Product Switch

e.g. Variable to Fixed / Fixed to Variable.

Note: If switching an existing fixed loan, in addition to this fee, refer to the Fixed Rate Early Termination (Break Cost) Fee.

\$200

### Varying a Repayment Type

- Interest only to Principal and Interest.
- Principal and Interest to Interest Only.

NO CHARGE  
\$200

### Principal Reduction

When a payment is made to the principal owing and an adjustment is made to the minimum repayment amount on a loan.

NO CHARGE

### Interest Only Extension

Extending the interest only term of a loan.

\$200

### Offset Variation

Adding, changing or removing an offset facility on a loan account.

NO CHARGE

### Product Roll Over

Where the terms of a Fixed product and/or Interest Only product are rolling off the contracted term/s. Fixed rolling to variable and/or Interest Only rolling to Principal & Interest.

NO CHARGE  
(when requested prior to the roll-over date)

### Consolidation/Loan Rebalance

Merging or rebalancing the limits of 2 or more loans, where the overall loan amount remains unchanged.

\$200

## Security Variation Fees (including security releases)

Payable if a change is made to a contracted loan security.

### Mortgage Discharge with Settlement<sup>4</sup>

Full or Partial release of security.

\$530

### Mortgage Discharge without Settlement<sup>4</sup>

Full or Partial release of security.

\$420

### Substitution

Substitute an existing security with a new security on a loan facility.

Note: If a valuation is required, a standard property valuation fee will be charged (per security) in addition to this fee.<sup>3,4</sup>

\$750

### Subdivisions

Fee payable for the processing of sub-dividing land on an existing security.

Note: If a valuation is required, a standard property valuation fee will be charged (per security) in addition to this fee.<sup>3,4</sup>

\$530

### Consents (production of title)

Consents to any dealings in relation to an existing security.<sup>4</sup>

\$530

### Change of Name

Professional fee to prepare the change of name documents for lodgment at the land titles office.<sup>4</sup>

\$165

### Priority Agreement (Deed of Priority)

Payable when another financial institution requests a second mortgage over a QBANK security.

\$300

### PEXA Fee

Payable when a settlement is processed through the PEXA system (charged per security property).

AT COST

## Other Fees

### Manual Redraw Fee

Payable with each staff assisted redraw; electronic redraws are free via QBANK Internet Banking.

\$25

### Overdraft Over Limit Fee

Payable if you exceed your overdraft limit.

\$30

### Fixed Interest Rate Break Cost Fee

A break cost may be payable if you repay your loan or change to another rate.<sup>5</sup>

AT COST

### Copy of Documents Fee

Payable if you request a copy of a loan document.

\$30

### Disclaimer

<sup>1</sup> Lenders mortgage insurance may apply. <sup>2</sup> A loan facility is defined as a loan that can have multiple securities cross collateralised and/or up to 4 loan splits. <sup>3</sup> Additional costs for non-standard valuations and travel may apply. A non-standard valuation is considered as property that is valued greater than \$1,000,000; property that is not in a metro or major regional centre; property that is deemed to be a specialised property by a QBANK panel valuer (assessed on a case-by-case basis); or property that is on acreage. Non-standard valuations can be priced on request. Please contact QBANK to arrange if required. <sup>4</sup> Government fees and charges may apply. <sup>5</sup> For further information on the early termination fee calculation, refer to your loan contract. Refer to the Terms and Conditions within your loan contract for further information. If you require a copy of your loan contract, please call us on 13 77 28.

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