

## Fee changes effective 21 December 2022

### Amended Loan Fees

Fee	From	To
Establishment Fee (Personal Loans)	Establishment Fee - \$90	Setup Fee - \$90
Establishment Fee (Home Loans)	New Mortgage with Valuation \$600	Setup Fee \$300 + Standard Metro Valuation Fee \$300 = \$600
	New Mortgage without Valuation \$300	Setup Fee \$300
	Existing Mortgage with Valuation \$330	Standard Metro Valuation \$300 (Top Up Fee is waived)
	Existing Mortgage without Valuation \$200	Top Up Fee \$200
Property Valuation Cost (additional valuation)	Metro - \$290	\$300
	Country - \$330 Properties above \$1m – At cost	Non-Standard Valuation – At Cost (for country & high-value properties)
Progressive inspection	Metro - \$137.50 Country - \$155	Progressive inspection – At cost up to \$150
Settlement via RTGS	\$15 per transaction	\$15 per transaction. Waived only for BankVic Home Loan settlements
Settlement Administration	Settlement Administration - \$295	Discharge Fee - \$295
Cash Advance Fee (Credit Cards)	\$4 per transaction	Free

### Amended Deposit Fees

Fee	From	To
Early Withdrawal Charges	We do not charge a fee for early withdrawal, however at our discretion we may apply a reduction in the amount of interest payable.	We do not charge a fee for early withdrawal; however, we will reduce the interest rate to the rate payable on the Everyday account.
Regular Payments Dishonour	\$9 after 3 business days	Free
Dormant Fees	\$40	Free
OTC Withdrawal for discontinued products	\$2	Free

### Amended Services Fees

Fee	From	To
Photocopy Services	\$2	Free
Voucher retrieval where the voucher is held by us	Up to 30 days since transaction - \$6	Transaction archive search fee – up to \$10
	30 days to 90 days since transaction - \$7	

	Over 90 days since transaction - \$10	
For access to your records under the Privacy Act	Access Fee (retrieving archived material) - \$50 per transaction Services fee, services are supplied on a time basis - \$15 per quarter hour	Miscellaneous (Fee charged for services not otherwise provided in this guide) - \$50 per transaction and \$15 per quarter hour
Express Postage Fee	\$6.50	\$7.50

### Amended Telegraphic Transfer Fees

Fee	From	To
AUD Currency - inward	\$5	Removed from fee list, decommissioned
Foreign Currency Draft Purchase	\$15	
AUD Currency bank draft	\$15	
Stop Payment/ Cancellation Issued draft	\$40	
Reissue Draft	\$10	
Fund transfer Cancellation - TT	\$40	Variable depending on amount and currency