



goldfields
M O N E Y

Loan Account Fees and Charges

Goldfields Money's Vision – A Fair Cost for Banking Services

Goldfields Money's vision is to develop a significant Western Australian Financial Institution to provide customers with a comprehensive range of professional banking services at a fair and reasonable price whilst maintaining a high customer service and relationship banking ethic.

Our business philosophy is very simple: Goldfields Money's relationships with customers must at all times be beneficial to both the customer and Goldfields Money.

A fair price for service is an integral part of that relationship. In return, Goldfields Money rewards customer loyalty. Where a customer keeps their savings, investments and / or loans with Goldfields Money, they are able to take advantage of Goldfields Money's Loyalty Package, designed to help minimise any transaction fees.

This brochure outlines Goldfields Money's Loan Account Fees and Charges.

Product Disclosure Statement

Goldfields Money's Product Disclosure Statement (PDS) contains important information that should be considered before opening any Goldfields Money account.

A copy of our PDS can be accessed from our website at www.goldfieldsmoney.com.au or by requesting a copy from our Branch.

Please note:

This brochure does not apply to Goldfields Money's Personal Savings Accounts – please refer to separate Personal Savings Accounts Fees and Charges brochure for details.

This brochure does not apply to Goldfields Money's Business Savings Accounts – please refer to the separate Business Savings Accounts Fees and Charges for details.

Saving Account Fees and Charges

Depending on the type of saving account you wish to operate in conjunction with your Goldfields Money loan, you are recommended to obtain a copy of the appropriate brochure that outlines the fees and charges:

- Personal Savings Bank Account Fees and Charges (And how to avoid them),
- Business Savings Bank Account Fees and Charges (And how to avoid them).

The above brochures can be accessed from our website at www.goldfieldsmoney.com.au or by requesting a copy from our Branch.

This brochure is divided into three (3) sections dealing with Goldfields Money's three major forms of lending:

- Personal Loan Accounts and Overdrafts,
- Business Loan Accounts and Overdrafts, and
- Housing Loan Accounts.

1. Personal Loan Accounts and Overdrafts

Establishment Fee

- A standard \$250 fee or
- 1.5% of the loan amount to a maximum amount of \$500

2. Business Loan Accounts and Overdrafts

Establishment Fee

Loan Amount	Fee
Up to \$50,000	\$600
Greater than \$50,000 & up to \$100,000	\$750
Greater than \$100,000 & up to \$250,000	\$1,250
Greater than \$250,000	Contact Goldfields Money

Security Charges applicable to Personal Loans & Business Loan Accounts and Overdraft.

Security / Fee Type	Charge
Personal Property Security Register (PPSR)	\$33 per security
Goods Security Agreement Fee	\$75
Registered Caveat on Property	\$370 per property
Caveat Withdrawal Fee	\$250 (if attendance at settlement is required)
Registered First Mortgage	\$160 Landgate fee \$300 Legal costs
Registered Second Mortgage	\$160 Landgate fee \$300 Legal costs \$80 Landgate Title Production Fee
Discharge of Property Mortgage	\$300 Discharge fee \$160 Landgate fee
Property Valuation Fee	At cost to Goldfields Money
Fixed & Floating Company Charge	As per Solicitors cost
Contract Variation Fee	\$50 plus new security charges if applicable
Enforcement Costs	\$35 per letter of demand when 31 days in Arrears. \$10 per letter – 2 nd & 3 rd overdue reminders Plus debt collection agency costs, court costs, & repossession costs if applicable.
Overdraft Fee – S1 Personal Account	\$27.50 per quarter
Overdraft Fee – S2 Business Account	\$52.50 per quarter
Deed of Priority	\$250
Title Search Fee	\$24
Company / Trust Deed review	\$330

3. Housing Loan Accounts

Establishment Fee

Standard Home Loan / SMSF Home Loan \$500 / \$1,250

Home Loan Top Up Fee

Loan Amount	Fee
Up to \$30,000	\$350
Greater than \$30,000	\$500

Security Charges applicable to Housing Loan Account.

Security / Fee Type	Charge
Lender's Mortgage Insurance	Based on the total amount borrowed & the valuation of the properties
Registered First Mortgage (per property)	\$160 Landgate \$300 Legal costs plus \$120 for each additional property.
Registered Second Mortgage (per property)	\$160 Landgate \$300 Legal costs \$80 Landgate Title Production fee
Discharge of Property Mortgage	\$300 Discharge fee \$160 Landgate fee
Discharge of Property Mortgage (loan Types:L30,L40,L50, & L55)	\$550 Prepayment fee \$300 Discharge fee \$160 Landgate fee
Property Valuation Fee	At cost to Goldfields Money
Construction Progress Valuation Fee	At cost to Goldfields Money
Title Production Fee	\$250 Administration and Legal Fees.
Legal Fees – SMSF Loans	\$1,500
Enforcement Costs	\$35 per letter of demand when 31 days in Arrears. \$10 per letter – 2 nd & 3 rd overdue reminders Plus debt collection agency costs, court costs, & repossession costs if applicable.
Real Property Security Substitution Fee	\$250
General Consent Fee	\$35
Document Handling Fee	\$40
Retrieval of archived document	\$60 per hour
Courier Bag Fee	\$22
Interest Rate Switching Fee	\$250 to switch from variable to fixed or renew a fixed rate at the end of its term.
Title Search Fee	\$24
Loan Split Fee	\$Nil for first split \$100 for each additional split
Fixed Rate Loan Break Cost Fee	As per Loan contract

Security / Fee Type	Charge
Manual Redraw Fee	\$35
Progressive Drawdown Fee	\$50 per drawing
Security Guarantee Fee	\$100 per guarantor
Inward Dishonour Fee	\$15 per dishonoured cheque
Deposit Book Fee	\$10 per NAB MICR encoded deposit book

When do I pay these Fees and Charges?

Our Lending Officers will inform you when the Fees and Charges are to be paid but many of these Fees and Charges are to be paid at the time of the loan's settlement.

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www.goldfieldsmoney.com.au