

A man with a beard and short hair, wearing a dark t-shirt, is working behind a counter in a coffee shop. He is looking down at something in his hands. The background shows wooden shelves with various items, including coffee beans and plants.

goldfields
money

All yours. Honestly

Loan Fees

Effective from September 2021

Here is your guide to our fees and charges
for all of our loan products, enjoy!

Loans: Fees & 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.

Additional info about your products

Goldfields Money's Credit Guide contains important information that should be considered before opening any Goldfields Money account. A copy of this can be accessed from our website at www.goldfieldsmoney.com.au

The Fine Print

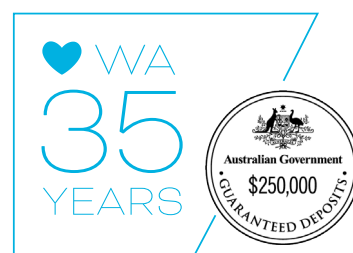
Indicative interest rates, fees and charges are current as at 21-09-2021, are subject to change and are subject to your specific application. You can find a copy of our current T&Cs on our website at: www.goldfieldsmoney.com.au/resources/downloads

When do I pay these Fees and Charges?

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



We've had the pleasure
of serving WA for the
last 35 years!



Loans: Fees & Charges

Personal Loan Accounts & Overdrafts

Security / Fee type	Establishment Fee	
	Standard Fee: \$250, or	1.5% of the loan amount to a max of \$500
Security / Fee type	Charge	
Personal Property Security Register (PPSR)	\$33.00	
Registered Caveat on Property	\$370.00	
Registered 1 st Mortgage (per property) : Landgate	At cost to Goldfields Money	
Registered 1 st Mortgage (per property) : Legal Costs	As per solicitors cost	
Registered 2 nd Mortgage (per property) : Landgate	At cost to Goldfields Money	
Registered 2 nd Mortgage (per property) : Legal Costs	As per solicitors cost	
Registered First Mortgage (per property) : Landgate Title Production fee	At cost to Goldfields Money	
Discharge of Property Mortgage : Landgate	At cost to Goldfields Money	
PEXA Fee	\$56.43	
Fixed & Floating Company Charge	As per solicitors cost	
Enforcement Costs (per letter of demand, 31 days in arrears)	\$35.00	
Enforcement Costs (2nd & 3rd & subsequent overdue reminders)	\$10.00	
Enforcement Costs (debt collection agency, court and repossession costs)	If applicable, contact Goldfields Money	
Overdraft Fee (per Quarter)	\$27.50	
Deed of Priority	\$250.00	
Title Search Fee	\$26.20	
Company / Trust Deed review	\$330.00	
Payment Dishonour Fee	\$25.00	

Business Loan Accounts & Overdrafts

Security / Fee type	Loan Amount	Establishment Fee
	Up to \$50,000	\$600
	\$50,000+	Contact Goldfields Money
Security / Fee type	Charge	
Personal Property Security Register (PPSR)	\$33.00	
Goods Mortgage	\$75.00	
Registered Caveat on Property	\$370.00	
Registered 1 st Mortgage (per property) : Landgate	At cost to Goldfields Money	
Registered 1 st Mortgage (per property) : Legal Costs	\$300.00	
Registered 2 nd Mortgage (per property) : Landgate	At cost to Goldfields Money	
Registered 2 nd Mortgage (per property) : Legal Costs	\$300.00	
Registered First Mortgage (per property) : Landgate Title Production fee	At cost to Goldfields Money	
Discharge of Property Mortgage : Landgate	At cost to Goldfields Money	
PEXA Fee	\$56.43	
Fixed & Floating Company Charge	As per solicitors cost	
Enforcement Costs (per letter of demand, 31 days in arrears)	\$35.00	
Enforcement Costs (2nd & 3rd & subsequent overdue reminders)	\$10.00	
Enforcement Costs (debt collection agency, court and repossession costs)	If applicable, contact Goldfields Money	
Overdraft Fee (per Quarter)	\$52.50	
Deed of Priority	\$250.00	
Title Search Fee	\$26.20	
Company / Trust Deed review	\$330.00	
Payment Dishonour Fee	\$25.00	

Loans: Fees & Charges

Property Loan Accounts

Security / Fee type	Establishment Fee		
	SMSF Loans \$1000	Standard Home Loan \$600.00	Commercial Loan: \$600.00 or 0.25% of loan amount
Security / Fee type	Standard/ Investment Home Loan Charge	Commercial Loan Charge	
Loan top up	\$350.00	\$350.00	
Lender's Mortgage Insurance	Contact Goldfields Money	Contact Goldfields Money	
Registered 1 st Mortgage (per property) : Landgate Fee	At cost to Goldfields Money	At cost to Goldfields Money	
Registered 1 st Mortgage (per property) : Legal Costs	\$300.00	\$300.00	
Registered 2 nd Mortgage (per property) : Landgate Fee	At cost to Goldfields Money	At cost to Goldfields Money	
Registered 2 nd Mortgage (per property) : Legal Costs	\$300.00	\$300.00	
Registered First Mortgage (per property) : Landgate Title Production fee	At cost to Goldfields Money	At cost to Goldfields Money	
Discharge of Property Mortgage : Discharge Fee	\$350.00	\$350.00	
Discharge of Property Mortgage : Landgate Fee	At cost to Goldfields Money	At cost to Goldfields Money	
Property Valuation Fee	At cost to Goldfields Money	At cost to Goldfields Money	
Construction Progress Fee per drawing	\$50.00	\$50.00	
Title Production Fee	\$87.35	\$87.35	
Legal Fees SMSF Loans	\$2,200.00	\$2,200.00	
Legal Fees (WA Only)	As per your contract	As per your contract	
PEXA Fee	\$56.43	\$56.43	
Document Custodian Fee	\$25.00	\$25.00	
Enforcement Costs (per letter of demand, 31 days in arrears)	\$35.00	\$35.00	
Enforcement Costs (2nd & 3rd & subsequent overdue reminders)	\$10.00	\$10.00	
Enforcement Costs (debt collection agency, court and repossession costs)	If applicable, contact Goldfields Money	If applicable, contact Goldfields Money	
Real Property Security Substitution Fee	\$250.00	\$250.00	
Title Search Fee	\$26.20	\$26.20	
Variation Fee	\$250.00	\$250.00	
Fixed Rate Loan Break cost Fee	As per your contract	As per your contract	
Progressive Drawdown Fee (per Drawdown)	\$50.00	\$50.00	
Trust Deed	\$330.00	\$330.00	
Trust Deed Covenant	\$330.00	\$330.00	
Payment Dishonour Fee	\$25.00	\$25.00	
Change of name on Title	\$250.00	\$250.00	
Subdivision	\$250.00	\$250.00	
Guarantee	\$100.00	\$100.00	
Loan Split Search Fee (Per split)	\$100.00	\$100.00	
Drawdown Fee	\$50.00	\$50.00	
Fixed Loan Break Cost fee	As per your contract	As per your contract	

Got Questions?

We've got answers! Feel free to pass on your questions to info@goldfieldsmoney.com.au, call us toll free on 1300 464 465.