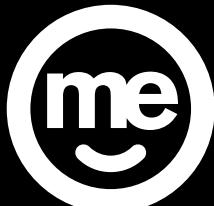


# Lending Guide to Fees and Charges.

February 2026



**Fees and charges you may have to pay after your loan settles.**

**The below fees apply to CompleteME Home Loans and StandardME Home Loans.**

<b>Annual Fee</b>	<b>\$395</b>
One annual fee is payable for all CompleteME Home Loans and StandardME Home Loans with the same borrower(s). The Annual Fee is payable on the settlement date, Member Package renewal date or product switch date of your first CompleteME Home Loan or StandardME Home Loan, and then annually from this date. The fee will become payable under a loan when all earlier loans have been closed. It will continue to be payable annually on the same date it was payable on the previous loan.	

**The below fees apply to EconoME Home Loans.**

<b>Switch Fee</b>	<b>\$300</b>
Payable whenever we agree to your request to make the following changes to a loan account:	
	<ul style="list-style-type: none"><li>switch to a variable interest rate before the end of a fixed interest rate period</li><li>commence a new fixed interest rate period</li><li>change the repayment type to interest only repayments or extend an interest only period</li><li>switch to principal and interest repayments before the end of an interest only period</li><li>change the loan term</li><li>change the loan purpose, or</li><li>split the loan account or combine loan accounts</li></ul>

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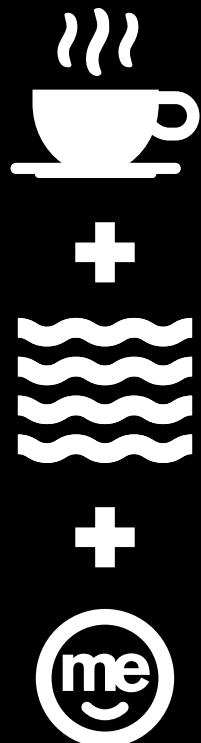
| **Top Up Fee** | **\$150** |
| Payable if we agree to increase the total loan amount at your request. |  |

**The below fees apply to CompleteME Home Loans and EconoME Home Loans.**

<b>Rate Lock Fee</b>	<b>\$750</b>
If you make a rate lock request after the settlement date, payable at the start of the fixed interest rate period if it starts before the rate lock expiry date.	
<b>Early Repayment Charge</b>	Payable during a fixed interest rate period for a loan account each time you make extra repayments above the annual prepayment limit, including where you repay the loan account balance in full, or if we agree, at your request, to: <ul style="list-style-type: none"><li>change the annual percentage rate</li><li>change your repayment type</li><li>increase the total loan amount, or</li><li>change your loan term.</li></ul> The amount is our estimated loss as a result of the above as described in the Home Lending Terms and Conditions.

**The below fees apply to CompleteME Home Loans, EconoME Home Loans and StandardME Home Loans.**

<b>Late Payment Fee</b>	<b>\$30</b> Payable if a loan account is in arrears because you don't pay a required amount within 10 days of the due date and monthly (or every four weeks if your payment frequency is weekly or fortnightly) while it remains in arrears.
<b>Valuation Fee</b>	Payable each time we reasonably obtain valuations for the property when we are considering a request from you to change your loan contract or its security or guarantors or to provide our consent, or when you are in default. If you have a CompleteME Home Loan or StandardME Home Loan and you are not in default when this fee becomes payable, you are only required to pay this fee to the extent the valuation costs we incur exceed \$300. Otherwise, the amount of this fee is the amount we pay to the valuer(s) to obtain the valuations.
<b>Substitution of Security Fee</b>	<b>\$300</b> Payable if we agree to change the Property that is mortgaged to us as security for your loan. Other fees may also be payable.
<b>Security Release Fee</b>	<b>\$350</b> Payable each time we provide a discharge or release of mortgage or other release of security (including a partial discharge or release) for any Property.
<b>Paper Statement Fee</b>	If you switch from electronic statements to having paper statements posted to you, a \$4 fee will be payable: <ul style="list-style-type: none"> <li>each time we send your regular six-monthly statement, and</li> <li>if you request an interim statement, or a copy of a previous statement.</li> </ul>
<b>Lenders Mortgage Insurance Premium</b>	Payable if a change is made to your loan by agreement for which we require Lenders Mortgage Insurance. The amount of this charge is the amount we advise you is payable before you agree to the change.
<b>Land Title Search Charge</b>	Payable each time we obtain a title search for any Property whenever we reasonably require the title search. The amount of this fee is the amount charged to us by the relevant land registry or our search provider to obtain the title search.
<b>Government and Other Charges (you may have to pay to third parties)</b>	You may be charged relevant government fees and charges if you make changes to this Loan Contract, the Mortgage or the Guarantee during the Loan Term.  This includes searches, enquiries and the stamping and registration of any variation to this Loan Contract, Mortgage or Guarantee or any new Guarantee or security for the amounts you owe under this Loan Contract. The amounts will be whatever the government authority is charging when you make the change.  If a Mortgage is partially or fully discharged or there is a dealing with the Property, you must attend to the registration of the discharge or dealing, and pay any registration fees and stamp duty on the discharge or dealing when due. The amounts will be whatever the government authority is charging at the time of the discharge or dealing.



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