



Fees and Charges - Loans & Credit

Effective Date: 30 July 2018

Home Loans					
	Application Fee ¹	Monthly Fee ²	Annual Fee ³	Establishment Fees ⁴	Lenders Mortgage Insurance (LMI) Documentation Fees (if applicable) ⁵
Basic Variable	\$350	\$8	Nil	At cost	\$150
Package	Nil	Nil	\$295	Nil	\$150
Platinum - Owner Occupied ¹⁰	\$350 ¹⁰	\$8	Nil	At cost ¹⁰	\$150
Platinum - Investor	\$350	\$8	Nil	At Cost	\$150
Fixed Rate	\$350	\$8	Nil	At cost	\$150
Interest Only	\$350	Nil	Nil	At cost	\$150
Bridging Loan	\$400	As per contract	As per contract	At cost	N/A
Green Home Loan	\$350	\$8	Nil	At cost	\$150
Home Equity (Line of Credit)	\$350	\$8	Nil	At cost	\$150

Personal Loans				
	Application Fee ¹	Monthly Fee ²	Annual Fee ³	Establishment Fees ⁴
Low Rate Car Loan	\$250	\$8	Nil	Nil
Secured Personal Loan	\$250	\$8	Nil	Nil
Unsecured Personal Loan	\$250	\$8	Nil	Nil
Green Saver Personal Loan	\$200	\$0	Nil	Nil

Credit Cards & Overdrafts				
	Application Fee ¹	Monthly Fee ²	Annual Fee ³	Establishment Fees ⁴
Visa Credit Cards	Nil	Nil	\$59	Nil
Personal Unsecured Overdraft	\$250	\$8	Nil	Nil

Other Loan Fees and Charges

Fee	Amount	Description	Timing of Fee
Arrears Notice Fee	\$20	Payable each time you are eight or more days late on your repayments and we send you an arrears notice.	At time we send a notice
BPAY Return Fee	\$20	Payable if you lodge a request to recover a BPAY that you have sent to a BPAY biller in error. The recovery process can take up to 6 weeks.	The day funds are returned to your account
Bulk Coin Deposit Fee	Refer to description	Payable if more than \$50.00 of coin is deposited in any one day. The fee is calculated as 2.5% of the value of the deposit with a minimum charge of \$5.	At time of transaction
Cheque Special Answer Fee	\$20	Payable if you request special clearance of a cheque deposit.	At time your request is received
Cheque Stop Payment Fees	Refer to description	\$8 payable for each Stop Payment on Personal Cheques. \$15 payable for each Stop Payment on Corporate Cheques.	Nil
Cheque Withdrawal Fee ⁶	\$5	Payable for each cheque drawn in a branch from your Loan, Overdraft or Credit account.	The last day of each month
Default Notice Fee	\$30	Payable each time you default on your repayments and we send you a default notice.	At time we send a notice
Discharge Handling Fee	\$80	Payable for each mortgage discharged when you repay your Home Loan in full or request a release of security.	At time of discharge
Dishonour Fee	\$9.90	Payable for each Ezy Debit, Cheque Deposit, Direct Debit or Personal Cheque that is dishonoured.	At time transaction is dishonoured
Excess ATM Transaction Fee (Hunter United ATMs) ⁶	\$1.50	After initial 5 ATM transactions per month using Hunter United ATMs this fee will apply to the 6th and subsequent transactions in that month. This fee does not apply to Credit Cards.	The last day of each month
Excess eftpos Transaction Fee ⁶	\$0.50	After initial 10 purchase transactions per month, this fee will apply to the 11th and subsequent purchase transactions in that month. This fee does not apply to Credit Cards.	The last day of each month
HU EzyPay External Transfer Fee ⁶	\$0.50	Payable for each HU EzyPay sent to another institution from your Credit Card or Overdraft accounts.	The last day of each month
HU EzyPay Reject Fee	\$5	Payable if an HU EzyPay is sent by you to an account at another institution that is closed or does not exist. Funds will be returned from the other institution within 3 working days.	The day funds are returned to your account

<p>HU EzyPay Recall Fee</p>	<p>\$50</p>	<p>If an HU EzyPay is sent to a 'valid account' at another institution in error, a claim must be lodged to recover these amounts and the process takes up to 6 weeks. The fee is charged on the same day the funds are returned to your account.</p>	<p>The day funds are returned to your account</p>
<p>Fixed Rate Break Fee</p>	<p>Refer to description</p>	<p>A “break fee” is payable if you do any of the following during the fixed rate period of your fixed interest rate home loan;</p> <ul style="list-style-type: none"> • Repay the home loan. • Make additional repayments exceeding 3% of the original loan amount in any 12-month period. Additional payments are those over and above the standard repayments as set out in the Schedule to the Loan Contract (Schedule). • Request to change the fixed interest rate home loan to a variable interest rate home loan. • Request to change the fixed interest rate home loan to an alternate fixed interest rate home loan. • Fail to rectify any breach of the Loan Contract within the time limit we specify in a default notice we serve on you. <p>The day upon which any of these things happen is called the “break day”. The break cost fee is our reasonable estimate of the loss we suffer when any of these things happen. We can only charge the break cost fee when the interest rates current on the break day are less than the fixed rate payable under your contract.</p> <p>The break cost is calculated by applying the difference between the fixed interest home loan Annual Percentage Rate, and the Break Rate to any repayment(s) for the balance of the fixed term where:</p> <ul style="list-style-type: none"> • The Break Rate is the Annual Percentage Rate for fixed loans we offer at the time, or if we do not offer any, then the Annual Percentage Rate we determine in good faith in either case less 0.50%. • The balance of the fixed term is in whole months excluding the month in which you make the final repayment. • The Fixed Annual Percentage Rate is the annual percentage rate as disclosed in the Schedule. 	<p>The day the Fixed Rate Loan is paid out or in the case of repayments exceeding 3% of the loan amount, in the month following the funding anniversary</p>
<p>Currency Conversion Fee</p>	<p>2.50% of AUD value</p>	<p>Payable when you make a transaction on your Visa Credit Card in a currency other than Australian dollars, or you make a transaction in any currency (including AUD) that is processed by a card scheme or billed by the merchant outside of Australia.</p>	<p>At time of transaction</p>
<p>Late Payment Fee</p>	<p>\$10/month</p>	<p>Payable each month if you are 60 days or more behind in your repayments.</p>	<p>The 20th of each month</p>
<p>Progress Payment Fee</p>	<p>\$75</p>	<p>Payable for each progress payment made on your Construction Home Loan.</p>	<p>At time of transaction</p>

Redraw Fee	Refer to description	Redraw transactions are free on the Standard Variable product and are not available on Fixed Rate or Personal Loans. For other home loans, one free online redraw is permitted each calendar month. Thereafter a fee of \$10 is payable for each redraw completed online or by telephone banking. A fee of \$25 is payable for all staff assisted redraws.	At time of transaction Last day of each month
SMS Alert Fees ⁶	\$0.20	Payable for each SMS alert sent in accordance with your instructions.	Last day of each month
Statement Copies	Refer to description	<ul style="list-style-type: none"> • Copy of current period back to last statement: \$2. • Copy of last statement issued: \$10. • Copy of any other past statement period (up to max 5 years prior) - \$5 fee per statement period (maximum \$20 per year) <p><i>Note: statements from recent years can be viewed free of charge through internet banking.</i></p>	At time your request is received
Visa Card Reissuance Fee	Refer to description	Payable if your Visa card is damaged or lost and you order a replacement card. \$20 to send replacement to an Australian address. \$100 to send replacement to an overseas address.	At time your request is received

Earn Rebate Rewards to reduce fees!

You can earn Reward Rebates up to \$20 per month dependent on the combined balance of all your borrowings & savings with Hunter United. And, if you have any loan with Hunter United, regardless of balance, you'll receive a rebate of at least \$5/month on your Eligible Fees. Example, you hold \$2,000 in your on-call savings, \$5,000 in a term deposit and a home loan balance of \$95,000 (total combined savings & loan balance of \$102,000), you'll receive a rebate of up to \$10 against your eligible fees (see table for details).

Combined Balance (any loans + any deposits) ⁷	Your Reward Rebate ⁹
\$20,000 ⁸ - \$100,000	Up to \$5/month
\$100,001 - \$200,000	Up to \$10/month
\$200,001 - \$300,000	Up to \$15/month
> \$300,000	Up to \$20/month

1 Payable on the day your loan is funded or your overdraft is activated.

2 Monthly fees are payable on the 20th of each month.

3 Annual fees on Home Loans are payable on the day your loan is funded, and annually thereafter on the 2nd day of the same month. Annual fees on Credit Cards are charged on the 25th day of the month after your card is activated and annually thereafter.

4 Made up of legal, valuation and security registration fees. These costs may vary depending on the type and size of the loan. Please see staff for further information.

5 This fee is only applicable where LMI is payable, that is Home Loans, or Home and Land Loans with a loan to valuation ratio (LVR) over 80%; and Land Only Loans with an LVR over 70%. This fee covers all work performed by Hunter United in arranging and gaining approval for LMI on your loan.

6 Eligible fees for rebates.

7 Calculated at close of previous month. Negative deposit balances are deducted from the Combined Balance.

8 No minimum if you have a Hunter United loan.

9 Your monthly total rebate will be the lesser of eligible fees charged or the Reward Rebate specified in the table. You may not be eligible to receive a Reward Rebate if: you have failed to make loan repayments; your mail has been returned to us or you have not advised us of your current address; or your account is closed or dormant (inactive for at least 12 months).

10 These are our standard costs, however from time to time some product offers/promotions may waive these fees