

Schedule of Fees

Business Overdrafts/Loans

Overdraft Facility Establishment fee	1.00% of approved limit
SME/Business Loan Application fee	1.00% of loan amount
Overdraft Facility fee	0.05% per month (of approved limit)
Inactivity fee/Commitment fee	0.10% payable monthly

Personal Overdraft

Overdraft application fee (even if application is declined)	\$30.00 per application
Overdraft facility fee	\$5.00 per month
Overdraft approved limit change fee	\$15.00 per application
Unarranged overdraft facility fee	\$15.00 per month

Note: Interest charges will be applied separately at the applicable rate. Account charges as per account type apply.

Personal Loan

Application fee	\$150.00
Top up/additional loan on existing facility	\$125.00

Home Loan

Application fee	\$400.00
Re-documentation/variation fee	\$250.00
Top up loan application fee	\$250.00
Early repayment administration fee	\$300.00 per payment
Mortgage Loan Application fee	\$250.00
Project Loan Application fee	0.50% of loan amount
Low equity premium	graduated scale -0.20% - 1.25% of the loan amount
Default Notice fee	\$100.00 for each notice issued by the Bank

Rates demand fee (if bank makes payment as security holder) \$250.00

Security

Security amendment/transfer fee \$150.00

Security discharge fee (Discharge of Mortgage and GSA) \$100.00

Any other Deed (e.g. Deed of Lien) or Security Release \$100.00

Consent fee \$60.00

Security handling fee \$50.00

Title search \$ 15.00

Loan payment fail fee \$10.00 per time

Performance Bond and Bank Guarantees 0.75% payable quarterly

All fees and charges are subject to change.