

Government Charges

State and Federal Governments apply various charges relating to the loan amount, security, purchase of property and property settlement, for example:

- Stamp duty
- Registration/discharge of securities
- Duty on duplicate documents
- Searches of land titles

Where applicable these fees and charges are payable by yourself in addition to those shown above.

Further details of applicable government charges are available upon request at any Police & Nurses branch.

Changes to Fees and Charges

The Society can change the standard fees and charges that apply to loan accounts from time to time. Please refer to the terms of your credit contract.

Important Information

Terms, conditions, fees, charges and lending criteria apply and are available on request or application. The information contained in this brochure is for general purposes only. It has been prepared without considering any personal objectives, financial situation or needs. We recommend you read the relevant Product Disclosure Statement and/or terms and conditions when considering a product's appropriateness to your circumstances. Copies of these documents are available at www.pncs.com.au or from any Police & Nurses location. Police & Nurses Credit Society is a member of an ASIC approved dispute resolution system. For information regarding this please contact us on 13 25 77.

*At cost to the Society refers to costs incurred by the Society, resulting from the provision of a product or service requested by the member, which will be passed on to the member.



13 25 77

All enquiries and Phonelink telephone banking

www.pncs.com.au

Website

pncs@pncs.com.au

Email

Loan Accounts

Schedule of Standard Fees & Charges

Effective from 1 December 2009



These fees and charges are to be read in conjunction with your Loan Account Contract.

Easypay VISA Card Fees

■ Annual fee	\$36
■ Cash advance (domestic and overseas)	\$4.20
■ Replacement of lost / damaged card	\$10
■ Urgent VISA card	\$18
■ Overseas emergency replacement	
- Approved	\$320
- Declined	\$70
■ VISA chargeback	\$25
■ Duplicate statements	
- First page	\$6
- Thereafter	\$1.50
■ Over limit fee	\$10
■ Enforcement fee	\$30
■ VISA voucher retrieval	\$25

Personal Loans

■ Monthly maintenance fee	\$2.50
■ Establishment fee	\$149
■ Guarantor fee (per loan)	\$40
■ Variation to loan contract	
- Full or partial release of security	\$105
- Substitution of security	\$105
- Amendment to term of contract	\$105
■ Administration charges	
- Registration of caveat (per document)	\$50
- Goods mortgage administration fee (per vehicle)	\$20
- Title search administration fee (per loan)	\$25

Home Loans

■ Monthly maintenance fee	
- Home Loan	\$5
- Equity Access/Investor Access / Low Doc	\$8
■ Establishment fees (includes one valuation)	
- Metro (property worth under \$1mil)	\$650
- Metro (property worth over \$1mil)	\$880
- Non-metro property	\$880
- Easy Living Access/100% Home Loan	\$850
- Business / Commercial Loan	0.6% of the loan amount (min \$650)
■ Lock-in fee (Fixed Home Loan)	
- Loan amount under \$500k	\$650
- Loan amount over \$500k	0.2% of the loan amount
■ Deferred establishment fee	
- The deferred establishment fee may apply if 75% of more of the loan is repaid within 3 years of the establishment of the loan.	
■ Break cost fee (Fixed Home Loan)	
- The break cost fee may apply if the fixed rate home loan is paid out any time prior to the term of the fixed rate period.	
■ Top-up/Switching Loans	
- Metro (property worth under \$1mil)	\$410
- Metro (property worth over \$1mil)	\$640
- Non-metro property	\$640
- Easy Living Access Loan	\$410
■ Easy Living Access Loans	
- Annual maintenance fee (applies every 12 months)	\$80
- Revaluation admin fee (applies every 5 years)	\$50
- Revaluation fee	At cost to Society*
■ Administration charges	
- Charged at a cost to the Society*	
- Valuation fee (1 st included in establishment fee)	
- Valuation fee (2 nd and subsequent properties)	

- Lenders Mortgage Insurance	
- Legal fee	
- Production fee for a third party to produce a document	
- Bank cheques	
- Title production fee	\$105
- Title search administration fee (per loan)	\$25
- Discharge of mortgage	
- without settlement (per document)	\$245
- with settlement (per document)	\$395
- Withdrawal of caveat	
- without settlement (per document)	\$55
- with settlement (per document)	\$160
■ Construction Loan charges	
- Construction loan conversion fee (per application)	\$30
- Construction progress payments fee (per inspection)	\$50
- Progress payment valuation (per inspection)	At cost to Society*
■ Variation to Home Loan contract	
- Partial security release	\$105
- Transfer of security	\$105

General Fees

■ Over limit fees	
- During the month an overdraft or line of credit account exceeds the approved limit by more than \$50, a \$10 fee will be charged.	
■ Payment overdue fee	
- Payment to a loan account becomes overdue, we reserve the right to charge a \$30 fee.	
■ External dishonour fee	
- Direct Debit	\$10
- Electronic payment return fee	\$10