

The Broken Hill Community Credit Union Ltd

ABN: 12 087 650 762 AFSL No. 238020

LOANS FEES AND CHARGES BROCHURE

Effective 1st July 2009

FEE TYPE	DESCRIPTION	AMOUNT	DEBITED
Personal Loan Establishment	Fee charged by Credit Union for every loan funded.	\$150.00	Time of Funding
Mortgage Loan Establishment	Fee charged by Credit Union for every loan funded.	\$175.00	Time of Funding
Commercial / Self Employed Loan Establishment	Fee charged by Credit Union for every loan funded.	\$250.00	Time of Funding
Personal Loan Reg 22. Establishment Fee	Fee charged to increase an existing loan.	\$75.00	Time of Funding
Mortgage Loan Reg 22. Establishment Fee	Fee charged to increase an existing loan.	\$87.50	Time of Funding
Commercial Loan Reg 22. Establishment Fee	Fee charged to increase an existing loan.	\$125.00	Time of Funding
Credit Check Nancarrow's Merchantile Agency	Fee charged by Credit Union for every loan funded. Fee applies to each applicant.	\$5.85	Time of Funding
Credit Check Veda Advantage	Fee charged by Credit Union for every loan funded. Fee applies to each applicant.	\$5.75	Time of Funding
Bill of Sale/Goods Mortgage Registration Fee NSW - REVS	Fee charged by Register of Encumbered Vehicles for registration of interest.	\$8.60	Time of Funding
Bill of Sale/Goods Mortgage Alteration Fee NSW - REVS	Fee charged by Register of Encumbered Vehicles to register alteration to interest.	\$5.40	Time of Alteration
Variation of Registration/Motor Registry advice	Fee charge by Register of Encumbered Vehicles to register alteration of Registration Number	\$7.45	Time of Alteration
Discharge of Mortgage - NSW	Fee charged by solicitors to prepare discharge of Mortgage and attend settlement	\$223.70	Time of Discharge
Valuation Fee	Fee charged by registered valuer to prepare written Valuation report on property	Up to \$385.00 per Broken Hill property	Paid by Member or Time of Funding
Solicitor Fees	Fees charged by solicitors to prepare mortgage over property	\$672.89 Estimate Only	Time of Funding
Registration Fee - NSW Mortgage	Fee charged by Land & Property Information NSW to register dealing with certificate of title	\$95.00	Time of Dealing or Funding
Agent Fee for Registration of NSW Property	Fee charged by agent to lodge documents for registration with Land & Property Information	\$18.70	Time of Dealing or Funding
Stamp Duty on NSW Bill of Sale/ Goods Mortgage	Duty payable to Office of State Revenue on money borrowed secured by Bill of Sale	Loan Value Nil - \$34999 Exempt \$35000 and over \$5.00 first \$16000 then \$4.00per \$1000 thereafter.	Time of Funding
FEE TYPE	DESCRIPTION	AMOUNT	DEBITED
Stamp Duty on NSW Mortgage	Duty payable to Office of State Revenue on money borrowed secured by property Please note: Exemption may apply.	\$5.00 for first \$16000 then \$4.00per \$1000 thereafter	Time of Funding
Solicitor Fee for Variation of NSW Mortgage	Fee charged by solicitors to register a variation to an existing mortgage	\$55.00	Time of Funding
Solicitor Stamping Fee	Fee charged by solicitors to stamp a mortgage document	\$11.00	Time of Funding
Stamping Lodgement Fee	Fee charged by agent to lodge document for stamping	\$5.28	Time of Funding
Enforcement Expense / Collection Letter	Fee charged for issue of collections letter	\$25.00/ \$50.00 Final Demand	Time of issue of letter
Bank Cheque fee	Fee charged by Third Party Bank for issue of Bank Cheque	\$8.00	Time of Dealing or Funding
Swift Payment Fee	Fee charged by Third Party for Electronic Transfer	\$11.00	Time of Funding

Please note: Additional fees may apply in relation to dealings with Solicitors or Third Parties i.e. Lands Titles Office.

As these fees are unattainable at present, we are unable to disclose these amounts. However, we will provide you with a costing prior to accepting instructions in regard to these alternate dealings.