

AUSWIDE BANK'S GUIDE TO FEES AND CHARGES

PERSONAL LOAN ACCOUNTS

Secured Personal Loan

Unsecured Personal Loan

Effective from 1st December 2025
Account type: L9, L60 • AB532/1225

Fee Type	Fee Description	Secured Personal Loan L9	Unsecured Personal Loan L60
FOR NEW LOANS, ADDITIONAL LOANS AND LOAN INCREASES			
Establishment Fee	To cover our costs associated with establishing your loan.		\$250
ONGOING FEES			
Account Service Fee	Payable for managing your account.		\$5 per month
OTHER SERVICE FEES AND CHARGES YOU MAY HAVE TO PAY			
Default Administration Fee	Payable if there is an event of default under the terms of your loan.		\$40 per month
RTGS (Real Time Gross Settlement) Payment	Payable when you request us to transfer funds to another Australian financial institution on the same day.		\$20 per payment
FEES WHICH MAY BE PAYABLE ON TERMINATION OF YOUR LOAN			
Early Payout Fee	Payable to us when your loan is repaid, or you refinance the loan through another credit provider, prior to the end of your loan term. Not applicable for loans refinanced internally. Not applicable if repaid within last month of loan term.		\$50

These fees and charges are applicable to new loans at the time of printing however are subject to change including the addition of new fees and charges. You must pay the fees and charges applicable from time to time. Actual fees and charges may vary for individual applications. Auswide Bank reserves the right to not refund any fees incurred.