

Issued by Auswide Bank Ltd ABN 40 087 652 060  
 Australian Financial Services & Australian Credit Licence 239686

## FEES AND CHARGES

# PERSONAL LOAN ACCOUNTS



**From 1st February 2020**

-  Secured Personal Loan
-  Unsecured Personal Loan

Fee Type	Fee Description	L9 Secured Personal Loan	L60 Unsecured Personal Loan
<b>FOR NEW LOANS, ADDITIONAL LOANS AND LOAN INCREASES</b>			
Establishment Fee	To cover our costs associated with establishing your loan.		\$175
Guarantee Fee	Payable if your loan is guaranteed		unascertainable
<b>ONGOING FEES</b>			
Account Service Fee	To maintain the costs of keeping the account.		\$5 / month (effective for new loans 1/5/13)
<b>OTHER SERVICE FEES AND CHARGES YOU MAY HAVE TO PAY</b>			
Default Administration Fee	Payable if there is an event of default under the terms of your loan.		\$40 per month
Investigation/Correction	Payable when we process your request to trace, reverse or correct a payment or where you ask us to investigate a disputed transaction on your account.		NIL
Audit Certificate Fee	When you request us to prepare an Audit Certificate on your account.		NIL
Document Recovery Fee	Payable when we process your request to obtain a copy of a deposited cheque, a sales voucher or any deposit, withdrawal or transfer form associated with your account.		NIL
Document Search Fee	May apply when you request us to conduct a search for documents associated with your account other than documents charged for under the Document recovery fee.		NIL
Paper Statement	Payable when we issue you with a paper statement of your account.		NIL
Additional Statement Fee	Payable when you request us to issue an additional statement on your account.		NIL
RTGS (Real Time Gross Settlement) Payment	When you request us to transfer funds to another Australian financial institution on the same day.		\$20 / payment
<b>FEES WHICH MAY BE PAYABLE ON TERMINATION OF YOUR LOAN</b>			
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.		\$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 Ltd reserves the right to not refund any fees incurred.