

Mortgage Loans

Processing fee	\$275.00
Valuation fee	At cost
Solicitor – Intech	At cost
Mortgage stamp duty – if applicable	At cost
Mortgage discharge fee plus costs	\$200.00
Mortgage loan product variation fee - product change	
- top up	
- security change	\$200.00
Additional security fee	\$350.00
Bridging loan processing fee	\$1,000.00
Loan redraw – minimum \$500.00	Free

Personal Loans & Car Loans

Processing fee – for new loans and increases to existing loans	\$110.00
Security preparation fee (Bill of Sale, guarantor)	\$35.00
Bill of Sale security stamp duty if applicable	At cost

Cache Money personal overdraft

Processing fee – for new overdrafts and increases to existing overdrafts	\$110.00
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Credit Cards

Titanium 55 - up to 55 days interest free - annual fee	\$36.00
Titanium 35 - up to 35 days interest free (<i>available with Mortgage Master only</i>) - annual fee	\$36.00

Miscellaneous

Letter of reference	\$25.00
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Arrears Fees

Arrears Letter – day 14 and subsequent	\$20.00
Staff assisted transfer fee	\$10.00
Letter of Demand	\$50.00
Default listing with Veda Advantage	\$30.00
Collection Agent visit	At cost
Legal recovery	At cost