

BUSINESS LENDING SCHEDULE OF FEES

APPLICATION FEES

Payable to cover the costs incurred in establishing your loan facility/ies and is payable on the loan/s funding date. Other fees and charges may apply, as detailed in this Schedule or documents referred to in it.

New/Increased Business Fully Drawn Loan, Business Overdraft, Business Line of Credit, Secured Business Visa and Property Secured Bank Guarantee (Loan Facilities)

Total Loan Facilities Amount	\$10,000 - \$100,000	\$100,001 - \$500,000	\$500,001 - \$2,000,000	>\$2,000,000
Fee Payable	\$400 flat fee	\$600 flat fee	0.12% - 0.20% of the total amount borrowed*	0.10% - 0.15% of the total amount borrowed*

* Actual fee amount available upon application

Self Managed Super Fund – Fully Drawn Loan (Loan Facility)

Residential Security	\$2,000
Commercial Security	0.4% of the loan amount or \$2,000 minimum
Equipment Loan	\$450
Business Visa (Unsecured)	\$0
Bank Guarantee (cash secured)	\$0

ONGOING & MISCELLANEOUS FEES

Administration fee \$20
(Fully Drawn Loan, Business Line of Credit, Self Managed Super Fund Loan)
Payable at the end of each calendar month during the term of a facility.

Administration fee \$30
(Business Overdraft)
Payable at the end of each calendar month during the term of a facility.

Business Visa Annual Card fee \$45
Payable per each card issued under a facility on the date a Loan Agreement is made and annually on the anniversary of the date that a Loan Agreement is made.

Bank Guarantee Approval/Issuance fee 2.5% of the guarantee amount or \$200 minimum (property secured)
Payable on each occasion that a guarantee is approved for issue under a facility.

Bank Guarantee Approval/Issuance fee 2% of the guarantee amount or \$200 minimum (cash secured)
Payable on each occasion that a guarantee is approved for issue under a facility.

Bank Guarantee Annual fee 2.5% of the guarantee amount or \$200 minimum (property secured)
Payable on each anniversary of the date of a Loan Agreement, while the Guarantee remains current.

Bank Guarantee Annual fee 2% of the guarantee amount or \$200 minimum (cash secured)
Payable on each anniversary of the date of a Loan Agreement, while the Guarantee remains current.

Loan Finalisation fee \$345
Payable when you pay out a loan facility.

Default fee \$30
(Fully Drawn Loan, Business Line of Credit, Business Overdraft, Self Managed Super Fund)
Payable at the end of each calendar month during which you are in default for any time. The fee will apply to each breach of a Loan Agreement or other event of default described in the Loan Agreement.

Default fee (Business Visa) \$20
Payable if a payment remains outstanding after its due date.

DISCLAIMER

This document is for information purposes only. All fees are current as at date of issue, unless stated otherwise. Fees may vary depending on the product you choose or the type of service you request. Please refer to your credit contract for a full description of all fees that may apply. Other transaction fees are included in the Heritage Bank Fees and Limits Guide.

For information on how to minimise fee and charges, refer to www.heritage.com.au/support/accessing-your-account/avoid-fees

Approval fee \$100
Payable when you ask Heritage for its approval under a Loan Agreement.

Redraw administration fee \$20
Payable when you receive approval to redraw payments in advance (if your facility is a fully drawn loan).

Consent fee \$200
Payable per consent if Heritage is required to consent to the registration of a Land Titles document over a Security property to a third party.

Production fee \$100
Payable per Security if Heritage is required to produce a security document to the State's Land Titles Authority or agency or to any other person.

Partial release fee \$220
Payable when you ask Heritage to release a security document before you pay out the facility for each security document or security property subject to a security document.

Redocumentation fee \$450
May become payable to Heritage if you apply to change the specific details of your facility or substitute securities.

Capital Reduction recalculation fee \$75
Payable when you ask Heritage to capitalise payments in advance or a payment or proposed payment under a facility.

Break fee Not ascertainable
Applicable to Fixed Interest Rate Fully Drawn Loans and Self Managed Super Fund Loans. Please refer to our Break fee flyer for more information, go to www.heritage.com.au/terms-conditions

Bank Cheque fees At cost
Cost payable to the Bank or any other Bank for issuing a bank cheque associated with the funding of a loan facility.

Telegraphic Transfer fees \$30
Payable per transfer to Heritage Bank if money lent to you is telegraphically transferred.

THIRD PARTY FEES

Valuation fees Not ascertainable
A property valuation fee is payable for each property offered as security and may include progress inspection fees. The fee is payable upon loan facility funding. In some instances, the payment of the valuation fee may be required before a loan is considered. In these instances, we will advise the borrower of the applicable fee prior to commencement of the application.
A property valuation fee may also be charged if Heritage Bank considers it necessary to revalue the property at any time.

Government fee and charges Not ascertainable
Government fees and charges relating to Search fees, Title Registration fees, PPSR searches and registration charges are payable in relation to a loan facility or security. The fees are payable upon loan funding.

Legal fees Not ascertainable
Legal fees are payable where Solicitors are engaged to prepare documents or provide advice relating to your matter on Heritage Bank's behalf.

Agent's fees Not ascertainable
Agent's fees are payable where they are engaged relating to your matter on Heritage Bank's behalf.

Other transaction & service fees that may apply can be found in our Fee and Limits Guide on www.heritage.com.au/terms-conditions