

**Fees and charges
applicable to your loan**

Fees and charges booklet

March 2020

Loan establishment

Fees and charges payable on entering into your loan.

Details of any fees and charges payable for entering into your loan such as establishment fees, Lender's mortgage insurance premium, credit risk fee, legal costs and related disbursements (including stamp duty and registration fees) and other applicable fees may vary from Facility to Facility.

Details of any such fees will be provided by your Mortgage Manager, or the Lender's solicitors or settlement agent, prior to the commencement of your Facility. Fees and charges for entering into your loan are payable by you on or before the drawdown of your Facility.

Loan transacting

Fees and charges for the use of payment and access method conditions (incurred by and reimbursement to the Lender).

Your loan facility provides you with the ability to process an unlimited number of transactions through a number of different transaction methods. The table below will help you understand the type of transactions that can be processed on your Facility. Fees and Charges for transactions are set out below.

Free Transactions	Free Transactions
Internet	Unlimited
Phone	
Repayments from nominated bank account	
Additional payments to and from nominated bank account	
Direct Salary Credits	
Other Income Credits	
BPAY® Credits	
Direct Debits	
Cheque book transactions	
Direct card transactions	Unlimited within NAB ATM network

Inward Transaction Services	Fee per service
Dishonour Fee – Loan Repayments Loan repayment under your direct debit authority is dishonoured.	\$10

Loan transacting – Direct card

Direct card is a convenient and cost efficient way of transacting on your loan at ATMs and outlets which have EFTPOS functionality.

Transactions processed at ATMs within the NAB teller machine network will not incur charges. Fees may apply to transactions at ATMs operated by other ATM networks.

For more details on direct card or ATM Direct Charging, please contact your Mortgage Manager.

ATM transaction processed outside NAB ATM network	
ATM Operator Fee – Withdrawal Per ATM withdrawal transaction within Australia at a non NAB automatic teller machine.	Set by ATM operator
ATM Operator Fee – Balance Enquiry Payable per Available Credit Balance enquiry at any non NAB automatic teller machine requested by use of a direct card within Australia.	Set by ATM operator

Direct Card Transaction Services	Fee per service
Overseas Cash Withdrawal Fee Per cash withdrawal that is made outside Australia.	\$4
Foreign Currency Conversion Fee Payable per transaction in a foreign currency outside Australia.	2% of the transaction amount
Card Replacement Fee Within Australia.	\$15
Overseas Card Replacement Fee Outside Australia.	\$52

In addition, Government taxes or levies may be payable in respect of transactions referred to in the Loan Transacting section.

Fees and charges set forth in this Loan transacting section may be debited to your Facility Account or your Nominated Account on the day they are incurred. Fees and charges debited to the Facility Account will be added to the outstanding balance of the account and will thereafter incur interest.

Loan servicing

The Lender may also charge you for costs payable where the Lender requests or requires, for example, advice or assistance from its solicitors or settlement agents to effect a restructuring of your loan, to consent to a dealing affecting the security property, or in the event of your default. Settlement agent fees may also be payable for loan variations. These costs will be payable by You.

Loan discharge

Fees and charges payable during the course of your loan for services which you request.

Lender's Administration Fee Administrative costs payable per discharge of mortgage at time of discharge.	\$295
Lender's Early Payment Loss (Fixed Rate Loans only) May be payable at the time of repayment if you repay your Facility in part or in full during any fixed interest rate period.	As per your loan agreement

Fees payable on the repayment of your Facility for loans settled before 23 May 2011:

Lender's Early Payment Loss Payable at the time of repayment if you repay your Facility in full before the fifth anniversary of the date of first advance.	As per your loan agreement
Deferred LMI Fee Payable when the Lender has paid the LMI on your behalf and you repay your loan in full before the fifth anniversary of the date of first advance.	As per your loan agreement

All fees and charges referred to in the Loan discharge section will be payable by you on or before the repayment of your Facility.

In addition, legal fees charged by the Lender's solicitor will be payable by you directly to the solicitor.

Specific fees

Fees and charges that are related to specific account types.

Fixed Rate Fee Non-Refundable fee payable where the Lock Rate option is requested to lock the interest rate.	\$395
Loan Processing Fee Payable to the lender for processing a new loan.	\$395
Settlement Agent Fees Payable to the settlement agent for costs associated with settlement.	Variable

Further information

For further information regarding the fees and charges outlined in this booklet, please contact your Mortgage Manager.

Unless otherwise specified, fees and charges are inclusive of GST.

The Lender may vary current fees and charges or introduce new fees and charges in accordance with your Loan Term and Conditions Booklet. **The fees and charges outlined in this booklet are applicable to either of the programs of the below lenders.**

Perpetual Trustees Victoria Ltd

(ABN 47 004 027 258)

AFSH Nominees Pty Ltd

(ABN 51 143 937 437)

Advantage Financial Services Pty Ltd (Advantage) ACN 130 012 930 Australian Credit Licence 391202. Advantage distributes and manages loans funded by AFSH Nominees Pty Ltd (AFSH Nominees) ACN 143 937 437 Australian Credit Licence 391192 under the Advantage Residential Loan Program. Advantage and AFSH Nominees are members of the National Australia Bank Group. National Australia Bank Limited does not guarantee the obligations of its subsidiaries.