

# Fee schedule

Commercial, Business and AgriBusiness



## Lending fees

Type	Description	Amount
Establishment fee	This fee is charged at the time of a loan application or when drawn down.	Up to 1% - Minimum \$250.00
Property finance establishment fee	This fee is charged at the time of a loan application or when drawn down.	Price on application
Revolving credit unused facility fee	This fee is charged monthly to the loan account on the last business day of the month. The fee is calculated on the difference between the daily unpaid balance and the revolving credit facility limit.	Up to 1.44% per annum
Performance bond fee/ payroll letter of credit	This fee is charged when the Bank provides a performance bond. The fee comprises an establishment fee to set up and document the performance bond or payroll letter of credit and a 1% Annual Fee that is charged in arrears on the bond amount for retaining the performance bond.	1% fee for initial establishment and documentation (min fee of \$25.00) and a 1% annual fee
Loan top up and/or Restructure fee	This fee is charged if you top up your loan amount or restructure your loan.	\$250.00
Loan redocumentation fee	This fee is charged if you alter your loan documents after the loan structure has been agreed, prior to your loan settlement.	\$100.00
Registration/renewal of financing statement fee	This fee is charged for the registration of a financing statement or upon renewal of the financing statement, as the case may be.	\$25.00
Early Repayment fee	An Early Repayment fee may be charged if you have a fixed interest rate for an agreed period and during that period: <ul style="list-style-type: none"><li>• You repay your loan, either partially or in full.</li><li>• You ask us to give you a different type of loan or a different type of interest rate, including another fixed rate.</li><li>• You ask us to change your loan term, or the type, frequency, or amount of your required payments.</li><li>• You breach your loan contract, and we ask you to repay all of your loan early.</li></ul>	Contact us for the interest payment calculation

## Overdraft fees

Type	Description	Amount
Establishment fee	This fee is charged at the time of an overdraft application or when drawn down.	\$250.00
Temporary increase fee	This fee is charged when you request a temporary increase to your overdraft.	\$50.00 per month Up to \$150.00 maximum
Overdraft unused facility fee	This fee is charged monthly to the loan account on the last business day of the month. The fee is calculated at the rate of 2% p.a. on the difference between the daily unpaid balance and the overdraft facility limit. Should the account be in credit, the fee will be calculated on the overdraft facility limit.	Up to \$20.00 per month, maximum