

Anchorage Home Loans A Guide to Anchorage Fees and Charges

Anchorage has provided this guide to help you determine the Anchorage loan fees that maybe payable after your loan settlement. Your specific Anchorage fees and charges (such as government fees) will be documented in your loan agreement with us.

The fees stated in this guide are current as at 1 May 2011 but may change from time to time. We will notify you of changes as required under the terms of your Loan Agreement with us.

Fee Name	Description	Amount
Discharge fee	Per loan account plus legal and other costs incurred by the servicer if you ask us to discharge any mortgage or loan account connected with this agreement - not ascertainable.	\$295 per loan account plus legal and other costs incurred
Government Charges	Discharge of mortgage registration fee (for payment to the land titles office in the relevant jurisdiction(s))	The amount charged by the relevant land titles office.
Switch fee	Payable whenever you ask us to fix all or part of your loan at a <i>fixed interest rate</i> for a <i>fixed rate period</i> .	\$0.00
Fixed rate early termination fee	Payable whenever a <i>fixed rate period</i> terminates early	\$150.00
<i>Fixed rate unwind adjustment</i>	Payable if all or part of your loan is a fixed interest rate loan and you break the fixed rate period - not ascertainable.	Calculated under the General Terms
Bank cheque fee	Payable whenever you redraw an amount by bank cheque.	\$0.00
Bank cheque repurchase fee	Payable whenever we repurchase from you a bank cheque previously issued to you to redraw an amount	\$0.00
Bank cheque replacement fee	Payable whenever we issue a replacement for a lost or stolen bank cheque previously issued to you to redraw an amount.	\$0.00
Dishonour fee	Payable whenever a payment to us by cheque or under your direct debit authority is dishonoured.	\$15.00
14-day default fee	Payable if we send you a notice because an amount that you are required to pay under your loan agreement is 14 days or more overdue.	\$15.00
30 days in arrears fee	Payable whenever you do not pay an amount due under your loan agreement and the payment is 30 or more days overdue.	\$15.00
60 days in arrears fee	Payable whenever you do not pay an amount due under your loan agreement and the payment is 60 or more days overdue.	\$15.00
90 days in arrears fee	Payable whenever you do not pay an amount due under your loan agreement and the payment is 90 or more days overdue.	\$15.00
Payment deferment fee (temporary)	Payable whenever we agree to defer the scheduled date for a repayment before the repayment date.	\$10.00
Duplicate statement fee	Payable whenever we supply you with a copy of a statement previously issued to you, or an interim statement outside the normal statement cycle.	\$0.00
Discharge reschedule fee	Payable each time that you, your representative or financial institution schedules a date or time for settling the discharge of your mortgage, and this is later cancelled or deferred.	\$75.00

Fee Name	Description	Amount
Term extension fee	\$295 plus legal or other costs incurred by the servicer if you ask us to extend the term of your loan – Not ascertainable.	\$295 plus legal or other costs incurred
Facility merge fee	\$295 plus legal or other costs incurred by the servicer – payable whenever multiple loans are merged to form one facility – Not ascertainable.	\$295 plus legal or other costs incurred
Loan splitting fee (post settlement)	\$295 plus legal or other costs incurred by the servicer if you ask us to split your loan facility into multiple accounts after the <i>settlement date</i> – Not ascertainable.	\$295 plus legal or other costs incurred
Second mortgage fee	\$295 plus legal or other costs incurred by the servicer if you ask us to consent to a second mortgage in connection with this agreement – Not ascertainable.	\$295 plus legal or other costs incurred
Subdivision fee	\$295 plus legal or other costs incurred by the servicer if you ask us to consent to a subdivision in connection with this agreement – Not ascertainable.	\$295 plus legal or other costs incurred
Release of borrower fee	\$295 plus legal or other costs incurred by the servicer if you ask us to release a borrower in connection with this agreement – Not ascertainable.	\$295 plus legal or other costs incurred
Loan increase fee	\$295 plus legal or other costs incurred by the servicer if you apply to increase your credit limit – Not ascertainable.	\$295 plus legal or other costs incurred
Loan settlement fee	Payable on credit limit increases, substitution or partial discharge of any security taken in connection with this agreement where the loan-to-value ratio is less than or equal to 80%.	\$175.00
Title production fee	\$295 plus legal or other costs incurred by the servicer if you ask us to produce the title to any security taken in connection with this agreement – Not ascertainable.	\$295 plus legal or other costs incurred
Partial release of security fee	\$295 plus legal or other costs incurred by the servicer if you ask us to release part of any mortgage that we have taken in connection with this agreement – Not ascertainable.	\$295 plus legal or other costs incurred
Loan conversion fee	Payable when you ask us to convert from one loan product to another.	\$295.00
Direct entry fee	Payable whenever you have a direct entry transaction (after the first 10 direct entries transactions) during a month	\$0.00
EFTPOS fee	Payable whenever you make a purchase or cash withdrawal (after the first 8 EFTPOS transactions) during a month from an EFTPOS terminal in Australia	\$0.00
EFTPOS Maestro fee	Payable whenever you make a purchase or cash withdrawal from an EFTPOS terminal outside Australia displaying the Maestro logo	\$0.00
Westpac ATM cash withdrawal or ATM balance enquiry fee	Payable whenever you make a cash withdrawal from, or a balance enquiry at, an ATM in Australia (after, in each calendar month, the first 5 ATM cash withdrawals or ATM balance enquiries).	\$0.00
Foreign ATM cash withdrawal or ATM balance enquiry fee	Payable whenever you make a cash withdrawal from, or a balance enquiry at, a non-Westpac ATM in Australia.	\$0.00
ATM Cirrus fee	Payable whenever you make a cash withdrawal and/or balance enquiry from an ATM terminal outside Australia displaying the Cirrus logo	\$0.00
Debit card renewal fee	Payable whenever we issue you with a renewed card	\$0.00
Debit card lost/stolen fee	Payable whenever we issue you a replacement card, at your request	\$4.50

Fee Name	Description	Amount
Debit card replacement fee	Payable whenever we issue you a replacement or an additional card, at your request	\$4.50
Cheque fee	Payable on each cheque debited to the <i>account</i> (after the first 5 cheques) during a month	\$0.00
Stop cheque fee	Payable whenever you request us to stop payment on a cheque you have written	\$15.00
Copy Cheque fee	Payable whenever you request a copy of a presented cheque you have written	\$15.00
Special Answer fee	Payable whenever you request a Special Answer (see the General Terms) on a cheque deposited into your loan account	\$15.00
Cheque book replacement fee	Payable whenever we issue you a replacement cheque book, at your request	\$9.50
Cheque book subsequent fee	Payable whenever we issue you a further cheque book because your current cheque book has run out of cheques	\$0.00
Cheque deposit fee	Payable whenever you send a cheque to us for deposit into your loan account	\$0.00
Dishonour fee for a cheque presented against your <i>account</i>	Payable whenever we dishonour a cheque presented on your <i>account</i>	\$15.00
Valuation Fee	Additional valuation fee (for payment to our valuer) – payable if we require a valuation of the security at any time.	\$200 for first valuation, \$220 for each subsequent valuation.