



A Guide to RHG Fees and Charges

RHG have provided this guide to help you determine the RHG loan fees that may be payable after your loan settlement. Your specific RHG fees and other fees and charges (such as government fees) will be documented in your Loan Agreement with us.

| General Fees (fees that apply to all products) | | |
|---|---|---------------------------------|
| Fee Name | Description | Amount |
| Application Fees | | |
| Application Fee | Payable when you submit your Application to vary your existing RHG Mortgages home loan. | \$295 |
| Valuation Fee | Payable for each valuation required on security property. | \$220 |
| Settlement Fees | | |
| Low Doc Loan Settlement Fee | This fee covers part of the costs in arranging for our Panel Solicitor to attend Settlement with you, your Conveyancer or Solicitor. | \$300 |
| Full Doc Loan Settlement Fee | This fee covers part of the costs in arranging for our Panel Solicitor to attend Settlement with you, your Conveyancer or Solicitor. | \$250* |
| Fixed Rate Fees | | |
| Switch Fee | Payable if fixed within 30 days of settlement. Payable when you fix your interest rate and repayments with RHG Mortgages any time after initial 30 days. | NIL \$295 |
| Fixed Rate Early Termination Fee | Payable when all or part of your loan is fixed and you break the fixed rate period. | \$295 |
| Fixed Rate Unwind Adjustment | Break cost payable when all or part of your loan is fixed and you break the fixed rate period. | Varies (break cost calculation) |
| Cheque Fees | | |
| Bank Cheque Fee | Payable when you request a bank cheque. | \$10 |
| Bank Cheque Fee – Repurchase | Payable when you request RHG Mortgages to re-purchase an issued bank cheque. | \$10 |
| Bank Cheque Fee – Replacement | Payable when you request a replacement bank cheque. | \$30 |
| Cheque Deposit Fee | Payable whenever you send us a cheque for deposit into your loan account. | \$1.25 |
| Dishonour and Default Fees | | |
| Direct Debit Dishonour Fees | Payable when a payment to RHG Mortgages under your DDR is dishonoured or when we dishonour a direct debit presented on your account | \$35 |
| Cheque Dishonour Fees | Payable when a cheque payment to us is dishonoured. This is when a cheque you deposit is dishonoured by the issuing bank. | \$35 |
| Australia Post cheque dishonour fee | Payable whenever a cheque paid to Australia Post is dishonoured. | \$35 |
| Default Rate | The rate of interest payable when your loan is in arrears | Current rate + 2% |
| Default Notice Fee – 14 days | Payable whenever the 14 day default notice is issued. | NIL |
| Arrears Fee – 30 days | Payable whenever your loan is 30 days in arrears. | \$55 |
| Arrears Fee – 60 days | Payable whenever your loan is 60 days in arrears. | \$55 |
| Arrears Fee – 90 days | Payable whenever your loan is 90 days in arrears. | \$55 |
| Payment Deferment Fee | Payable when you request RHG Mortgages to defer a payment to a future date. | NIL |
| Statement Fees | | |
| Duplicate Statement Fee | Payable when you request a duplicate or an interim statement. | \$7 |
| Discharge Fees | | |
| Early Repayment Fee – refer matrix | Payable when you repay your loan with RHG Mortgages within a set time frame. | NIL |
| Loan Discharge Fee | Payable when you discharge your loan with RHG Mortgages. | \$490 |
| Discharge Reschedule Fee | Payable when your discharge is rescheduled. | \$75 |
| General Fees (fees that may apply to all products) | | |
| Fee Name | Description | Amount |
| RHG Risk fee | Payable when your loan is over 80% LVR or \$1,000,000 for full doc loans or; over 85% LVR or \$1,000,000 for low doc, except RHG SE Pro Pack which is over 60% LVR or \$1,000,000. | Varies |
| Guarantee Fee | Payable when guarantee documents are required to be prepared. | \$82.50 for each guarantee |
| Trust Deed review | Payable when a Trust deed is required to be reviewed. | \$82.50 |
| Old System Title | Payable when an Old System Title is required for security. | \$220.00 |
| Stamp Duty Refund | Payable when a stamp duty refunded is requested on your behalf. | \$44.00 |

RHG SmartWay and RHG Line of Credit Transaction Fees

| Fee Name | Description | Amount |
|--|---|-------------------------|
| Direct Entries | | |
| First 10 DE's per month | When a direct entry transaction is processed on your loan. | FREE |
| Subsequent DE's | When 10 or more DE's are processed during any month. | \$0.35 |
| EFTPOS Fees | | |
| First 8 EFT transactions a month | When you make a cash withdrawal or EFT purchase within Australia. | FREE |
| EFT Cash Withdrawal | When you make an EFT cash withdrawal (after you have performed the no. of free transactions allowed). | \$0.65 |
| EFT Purchase or Cash Out | When you make an EFT purchase or cash withdrawal (after you have performed the no. of free transactions allowed). | \$0.65 |
| EFT Maestro – cash withdrawal and / or purchase | Whenever you make a cash withdrawal and / or a purchase from an EFTPOS terminal outside Australia displaying the Maestro logo. | \$1.75 |
| ATM Fees | | |
| First 5 Westpac ATM withdrawals or Westpac ATM balance enquiries per month | When you make an ATM withdrawal or balance enquiry on your loan. | FREE |
| Westpac ATM Cash Withdrawal or Westpac ATM balance enquiry | When you make an ATM withdrawal or balance enquiry in Australia (after you have performed the no. of free transactions allowed). | \$1.50 |
| Foreign ATM Cash Withdrawal or balance enquiry | When you make an ATM withdrawal or balance enquiry at a foreign ATM (non Westpac) in Australia. | Unascertainable |
| ATM Cirrus – cash withdrawal and / or balance enquiry | Whenever you make a cash withdrawal and / or balance enquiry from an ATM terminal outside Australia displaying the Cirrus logo. | \$5 |
| Access Card Fees | | |
| Access Card – new issue | When you are issued with your first Access Card. | FREE |
| Access Card – renewal | When your Access Card is renewed. | \$4.50 |
| Access Card – lost / stolen issue | When your Access Card is lost / stolen and requires re-issue. | \$4.50 |
| Access Card – replacement | When you request an additional Access Card or when your Access Card is to be replaced. | \$4.50 |
| RHG SmartWay and RHG Line of Credit Cheque Fees | | |
| First 5 cheques per month | Allows you to make payments by cheque from your RHG transaction account. | FREE |
| Cheque Fee | Payable on each cheque debited to your account (after you have performed the no. of free transactions allowed for transaction product loans). | \$0.90 |
| Cheque deposit | Payable when you send a cheque deposit to RHG | \$1.25 |
| Stop Payment | Payable when you request us to stop payment on a cheque you have written | \$15 |
| Copy Cheque Fee | Payable when you ask for a copy of a presented cheque you have written | \$15 |
| Special Answer | Payable when you request a special answer on a cheque deposited with us | \$15 |
| Cheque Book – new issue | When you are issued with your first cheque book | FREE |
| Cheque book – replacement | When you are issued with a replacement cheque book | \$9.50 |
| Cheque book – subsequent issue | When you are re-issued with a subsequent cheque book | \$9.50 |
| Outgoing Cheque Dishonour Fee | Payable when we dishonour a cheque presented on your account | \$40 |
| GiroPost Fees | | |
| Aust Post Cash & Cheque Deposit Fee | Payable for cash & cheque deposits at Aust Post | \$2.25 |
| Aust Post further Cheque Deposit Fee multiple (per cheque) | Payable when you deposit the 2nd or more cheques at Aust Post. | \$0.45 |
| Aust Post Cash Withdrawal Fee | Payable when you withdraw cash at Aust Post branches | \$2.25 |
| Loan Variation Fees | | |
| Fee Name | Description | Amount |
| Portability Fee | Payable when you request a Portability transaction be performed | \$295 + 3rd party costs |
| Term Extension Fee | Payable when you request a term extension | \$295 + 3rd party costs |
| Facility Merge Fee | Payable when you request loan accounts to be merged | \$295 + 3rd party costs |
| Loan Splitting Fee (post settlement) | Payable when you request to split your loan after settlement | \$295 + 3rd party costs |
| Second Mortgage Fee | Payable when you request consent to a 2nd mortgage | \$295 + 3rd party costs |
| Subdivision Fee | Payable when you request to subdivide any security | \$295 + 3rd party costs |
| Release of Borrower Fee | Payable when you request to release a borrower | \$295 + 3rd party costs |
| Loan Increase Fee | Payable when you request a loan increase | \$295 + 3rd party costs |
| Loan Settlement Fee | Payable on loan increases, substitutions & partial discharges where the LVR is less than or equal to 80% | \$175 |
| Title Production Fee | Payable when you request to produce the Title. | \$295 + 3rd party costs |
| Partial Release of Security Fee | Payable when you request a release of any security. | \$300 + 3rd party costs |
| Loan Conversion Fees | | |
| Refer separate matrix | Payable when you convert from one RHG Mortgages product to another. | Varies |

Product Specific Fees (fees that vary by product)

| Fee Name | Product | Amount |
|----------------------|--|---|
| Redraw Fees | <ul style="list-style-type: none"> * RHG SmartWay / RHG SmartWay Pro Packs / RHG Standard Pro Pack / RHG SmartWay Low Doc / RHG Interest Saver. * RHG Standard Variable / RHG Easy Start / RHG Low Doc / RHG Self Employed Pro Pack / RHG IO Maximiser (Available after first 5 years). * RHG Line of Credit (including RHG Low Doc Line of Credit). * RHG Basic. * RHG Investor & IO Maximiser (Available after first 5 years). * RHG Zero. | FREE (min \$1) FREE (min \$100) FREE (no minimum) \$50 (min \$100) FREE (min \$100) FREE (min \$100) |
| Early Repayment Fees | <ul style="list-style-type: none"> * RHG Standard Variable, RHG SmartWay, RHG SmartWay Pro Pack, RHG Smartway Low Doc, RHG Low Doc, RHG Line of Credit, RHG Low Doc Line of Credit, RHG Easy Start, RHG Basic, RHG Standard Pro Pack, RHG Self Employed Pro Pack & RHG Zero. * RHG Investor & RHG IO Maximiser. * RHG Interest Saver. | NIL NIL NIL |
| Account Keeping Fee | <ul style="list-style-type: none"> * RHG Basic, RHG SmartWay, RHG Zero & RHG Interest Saver * RHG Standard Variable, RHG Low Doc, RHG SmartWay Low Doc and RHG Low Doc Line of Credit. * RHG SmartWay Pro Pack, RHG Line of Credit Pro Pack, RHG Investor, RHG IO Maximiser, RHG Standard Pro Pack, RHG Self Employed Pro Pack and RHG Easy Start. | NIL \$96 per annum \$300 per annum |