

SCHEDULE OF FEES AND CHARGES EQUITY MAXIMISER

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Not for sale

Contact Centre

Phone: 132 267

Email:

info@borderbank.com.au

Website:

borderbank.com.au

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TRANSACTION FEES		Amount
Fee Free Transactions	<p>8 free transactions per month made up of any of the following:-</p> <ul style="list-style-type: none"> • Point of sale purchases using Savings (SAV) account (EFTPOS). For Credit (CR) transactions with withdrawals refer to Visa Cash Advance Fee • Direct Debits per transaction • External Electronic Periodic Payments per transaction • Over the Counter Cash Withdrawals – staff assisted per withdrawal 	<p>Transactions in excess of 8 per calendar month, are payable at \$1.50 for each transaction on your Equity Maximiser Trans (S28) and Equity Maximiser Mortgage (S29) accounts and debited monthly to your Equity Maximiser Mortgage account.</p>
ATM Balance	Per enquiry	At cost (Charged by the ATM owner following your acceptance of their fee at the time of transaction)
ATM Direct Transaction Fee	<p>Per transaction. ATM transactions are inclusive of the following:-</p> <ul style="list-style-type: none"> • See page 4 for overseas ATM withdrawals 	<p>At cost (Charged by the ATM owner following your acceptance of their fee at the time of transaction)</p> <p>Border Bank will then rebate the first 4 ATM direct transaction fees up to \$2.00 per fee – maximum rebate of up to \$8.00 per calendar month and credited at the end of the month.</p> <p>Note that atmx ATM direct transaction fees will only be rebated if they are charged within the first 4 ATM direct fees each calendar month.</p>
atmx ATM withdrawal fees	<p>Per transaction. ATM transactions are inclusive of the following:-</p> <ul style="list-style-type: none"> • See page 4 for overseas ATM withdrawals 	<p>atmx ATM withdrawals</p> <p>The first 10 atmx ATM withdrawals are free from Border Bank fees each calendar month; excess transactions are charged at \$1.50 per transaction.</p> <p>Note that this does not relate to ATM direct fees charged by some atmx ATM owners.</p> <p>Other Financial Institution ATM withdrawals</p> <p>Border Bank do not charge additional fees for Other Financial Institution ATM withdrawals</p>
ATM Deposit Fee	Per deposit	<p>atmx – free</p> <p>Other ATMs – (Charged by the ATM Owner following your acceptance of their fee at the time of transaction)</p>
EFTPOS Transaction Fee	<p>Per transaction. This is inclusive of the following:-</p> <ul style="list-style-type: none"> • Point of sale purchases using a Savings (SAV) account or facilities only. For Credit (CR) transactions with withdrawals refer to Visa Cash Advance Fee • Declined EFTPOS transactions including:- <ul style="list-style-type: none"> – Incorrect PIN entered – Insufficient funds – Exceeding withdrawal limits 	Free

TRANSACTION FEES *continued***Fee Exempt Transactions**

- BPAY® transactions
- Visa retail purchases
- The monthly automated payment from Equity Maximiser Trans account and Equity Maximiser Mortgage account and any linked loans within the same membership
- Internal Periodical Payments
- ATM transactions at any Border Bank ATM

VISA CARD FEES

Replacement Card Fee	Payable for any second or subsequent request for replacement of Visa Card.	\$10.00
Visa Overseas Emergency Fee	Payable when you request an emergency replacement Visa Card or cash overseas	\$175.00 (USD)
Visa Cash Advance Fee	Visa Cash withdrawal at a merchant using the (CR) facility, another financial institution (includes overseas ATM withdrawals).	\$3.80 (each)
Visa International Fee	Payable if and when you use the Visa Card overseas and the transaction is in a foreign currency. All overseas transactions are converted to Australian dollars and are subject to this fee equal to 3% of the value of the transaction. A proportion of the fee may be retained by Border Bank.	3%

CREDIT RELATED FEES & CHARGES

Establishment Fee	Includes cost of valuation up to an amount of \$230. Where the cost of valuation is in excess of \$230 the Excess Valuation fee shall apply.	\$545.00
Monthly Account Fee	Payable monthly during the term of this loan	\$7.00 (per loan)
Monthly Product Split Fee	Payable if you split your Credit Limit between an Equity Maximiser Loan and another product (such as a principal and interest loan). (per additional product per month during the period of the split, debited to the account for the other product each month).	\$7.00
Increase in Credit Limit	Payable if and when you apply for an increase in your credit limit and we approve it.	\$315.00
Mortgage Stamp Duty	Payable at the rate charged by the Office of State Revenue or its interstate counterparts.	At cost
Mortgage Stamp Duty Increase Fee	Payable at the rate charged by the Office of State Revenue or its interstate counterparts if and when topping up an existing mortgage where the stamp duty originally paid is not sufficient to cover the increase in credit limit.	At cost
Additional Security Legal Fees	Payable to our solicitors if more than one security is required for your Equity Maximiser Loan.	At cost (for each additional security)
Excess Valuation Fee	Payable if and when the costs of valuing your security property/ies exceeds \$230 in aggregate over the term on the loan. Calculated as an amount of the excess.	At cost (minus \$230 valuation allowance)

CREDIT RELATED FEES & CHARGES <i>(continued)</i>		
Additional Valuation Fee	Payable to our valuer if more than one security is required for your Equity Maximiser Loan and/or when increasing the Credit Limit and/or altering the title of the property or the property itself and Border Bank Loan Policy dictates that a subsequent valuation is required.	At cost
Production of Title Fee	Payable to our solicitors if and when you ask us to produce the certificate of title to your property to enable registration of a plan or any document dealing with your property.	\$110.00
Substitution of Security Legal Fees	Payable to our solicitors if and when you are substituting an existing property with a new property as security for your home loan.	\$605.00
Issue of Statutory Default Notice Legal Fees	Payable to our solicitors if and when a Notice is issued by our solicitors notifying you of your default under the terms of this loan contract and the related mortgage provided as security.	\$55.00
Insurance	Insurance requirements may vary from applicant to applicant. Any compulsory insurance requirements will be advised on application. For example, you may be required to pay for Lender's Mortgage Insurance.	At cost
Other Legal/Solicitors Fees	Payable to our solicitors if and when you ask us to take any action in respect of the loan or your property and we incur legal fees.	At cost
Pest & Building Inspections Fees	Payable to inspectors if we require a pest or building inspection.	At cost
Other Third Party Costs	Any other costs charged to us from a third party will be passed on to you. Some examples are as follows: <ul style="list-style-type: none"> • Title Change Fee • Land and Property Information Search fees • Land and Property Information Registration Fees 	At cost
Mortgage Discharge Administration Fee	Payable if and when you request we discharge a mortgage provided as security for this loan (ie. either when you pay out this loan or at a later date).	\$294.00 (per security)
Substituting Securities Fee	Payable when you request us to substitute an existing security on your Equity Maximiser Loan.	\$315.00 (per security)
General Consent Fee	Payable if and when you apply for our consent to any matter relating to this loan contract or the security (other than a matter for which a separate fee is payable).	\$250.00 (per security)
Consent to Subdivision Fee	Payable if and when you request us to consent to registration of a subdivision or other plan of dealing.	\$162.00 (per plan)
Second Mortgage Consent Fee	Payable if and when you request us to consent to a second mortgage.	\$75.00 (per security)
Additional Statement Fee	Payable if and when you request an additional statement.	\$5.00 (for archive & retrieval) \$1.50 (per page)
Document Retrieval Fees	Payable on request for documents to be retrieved. (Minimum \$22.77 per hour retrieval fee and minimum \$30.00 per hour administrative fee)	

CREDIT RELATED FEES & CHARGES *(continued)*

Arrears Letter Fee	Payable if and when we send you an arrears letter asking you to remedy an arrears under this contract.	\$6.50
Default Notice Fee	Payable if and when we send you a default notice under this contract when an arrears remains unremedied after we have sent you an arrears letter.	\$21.50
Future Legal Costs and Disbursements Relating to any Variations, Dealings, Discharges	Payable to our solicitors if and when we incur costs in the enforcement of your contract. The costs may include court costs, legal costs, repossession costs and administrative costs.	

MISCELLANEOUS FEES

State Government Taxes & Charges	State and Federal Government Taxes and Charges are applied to any account held by any Member of the Bank.	At cost
Coin Handling Fee	Payable when you deposit coins in excess of \$100. Dishonour fee per item.	\$9.00
Direct Debit Dishonour Fee	Transfer within the same Membership.	\$3.00 (per transfer)
Real Time Gross Settlement (RTGS) Transfer Fee	Payable if and when we are required to transfer settlement funds to an agent on behalf of our Solicitor.	Currently \$10.50

IMPORTANT NOTICE

Even though the Equity Maximiser product offers great flexibility, it does require financial discipline by Members in their management of the accounts.

It is important to be aware that repeatedly drawing available credit from the facility (even while making repayments) could increase debt levels. Only making minimum repayments will also create a situation where the amount of the indebtedness over time will not reduce.

The Bank therefore recommends the Equity Maximiser product only to those Members who understand how equity mortgages operate and have sufficient financial discipline to benefit from the product. While our Member Service Officers are available to answer any queries in relation to Equity Maximiser, we also recommend that you consider seeking independent financial advice.

Note: Fees and charges debited to a loan account will incur interest charges.