



# Loan Fees and Charges

A Guide for Members

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At Cairns Bank, we keep our loan fees and charges to an absolute minimum. And don't forget Cairns Bank's fantastic service - we're here to help.

**Cairns Penny Savings & Loans Limited T/as Cairns Bank**

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Australian Credit Licence & AFSL Number: 244324 ABN: 68 087 933 757

## Fees and Charges Retained by Us

<p><b>Establishment Fee – Home Loans (Standard and Classic products), Investment Home Loans (Standard and Classic products), Personal Loans and Personal Overdrafts</b></p> <p><i>Additional fees of \$300 apply to each of the following: more than 2 debtors; security guarantors; sole trader / partnership / company / trust (per entity); and/or owner builders.</i></p> <p><i>Payable on or before settlement.</i></p> <p><i>Bridging loans- A non-refundable Establishment Fee of 0.20%, with a minimum \$2,000, plus additional fees above as applicable, applies and is payable upfront on application.</i></p>	<p>\$300.00</p>
<p><b>Establishment Fee – Home Loans (Plus product), Investment Home Loans (Plus product)</b></p> <p><i>Additional fees of \$300 apply to each of the following: more than 2 debtors; security guarantors; sole trader / partnership / company / trust (per entity); and/or owner builders.</i></p> <p><i>Payable on or before settlement</i></p>	<p>Nil</p>
<p><b>Establishment Fee – Business Loans and Business Overdrafts</b></p> <ul style="list-style-type: none"> <li>- <b>Secured by residential property</b></li> <li>- <b>Secured by commercial property</b></li> </ul> <p><i>Additional fees of \$300 apply to each of the following: more than 2 debtors; security guarantors; and/or sole trader / partnership / company / trust (per entity).</i></p> <p><i>Payable on or before settlement</i></p>	<p>\$900.00</p> <p>0.75% of the loan amount, minimum \$1,100</p>
<p><b>Consumer Overdraft Service Fee</b></p> <p><i>Where an Overdraft product is selected, payable on the last day of the month, six monthly from the date of approval.</i></p>	<p>\$50.00 per six months</p>
<p><b>Commercial Overdraft Service Fee</b></p> <p><b>Where an Overdraft product is selected, charged monthly and payable on the last day of each month</b></p>	<p>0.50% p.a. of the limit amount, minimum \$50 per month</p>
<p><b>Account Keeping Fee</b></p> <p><i>Where the Standard or Classic product is selected, or a Business Loan product is selected, or a Personal Loan product is selected, payable on the last day of each month.</i></p>	<p>\$12.00 per month</p>
<p><b>Plus Product Fee</b></p> <p><i>Where the Plus product is selected, payable annually on the first day of March. This fee is charged to the primary loan account. For Plus products you may elect to have up to four loan accounts with the same security and pay only one annual fee.</i></p>	<p>\$395.00 per annum</p>
<p><b>The following Fees and Charges <u>may</u> apply</b></p>	
<p><b>Arrears Fee</b></p> <p><i>Payable when your loan is 14 days or more in arrears and each month thereafter that your loan remains in arrears.</i></p>	<p>\$30.00 per month</p>
<p><b>Bank Cheque Fee</b></p> <p><i>Payable for each cheque from a Bank (other than Cairns Bank) you request.</i></p>	<p>\$20.00</p>
<p><b>Break Costs</b></p> <p><i>Where the Standard or Plus product is selected, or a Business Loan product is selected,</i></p>	<p>Unascertainable</p>

<p><i>Break costs may be payable if and when:</i></p> <ul style="list-style-type: none"> <li>• <i>the whole of a fixed rate loan is repaid; or</i></li> <li>• <i>part of a fixed rate loan is repaid by more than \$20,000, during any fixed rate period for any reason.</i></li> </ul>	
<p><b>Break Cost Administration Fee</b></p> <p><i>Where the Standard or Plus product is selected, or a Business Loan product is selected, this fee is payable if and when:</i></p> <ul style="list-style-type: none"> <li>• <i>the whole of a fixed rate loan is repaid; or</i></li> <li>• <i>part of a fixed rate loan is repaid by more than \$20,000, during any fixed rate period for any reason.</i></li> </ul> <p><i>This fee applies irrespective of whether any Break Costs are payable.</i></p>	\$500.00
<p><b>Counter Cheque Fee</b></p> <p><i>Payable for each cheque from Cairns Bank you request.</i></p>	\$20.00
<p><b>Discharge Fee</b></p> <p><i>Payable when your loan is repaid in full and the Mortgaged Property release is prepared, including attendance at settlement where applicable.</i></p>	\$350.00 freehold security \$100 other security or unsecured
<p><b>Inward Cheque Dishonour Fee</b></p> <p><i>If a cheque received to your loan is dishonoured, this fee will be debited to your account. After that debit is made, this fee is payable as part of the balance.</i></p>	\$20.00
<p><b>Inward Direct Credit Dishonour Fee</b></p> <p><i>If a direct credit to your loan is dishonoured by the remitting bank, this fee will be debited to your account. After that debit is made, this fee is payable as part of the balance.</i></p>	\$20.00
<p><b>Rate Lock Fee</b></p> <p><i>Where the Standard or Plus product is selected, or a Business Loan product is selected, payable when you complete a Rate Lock Form to guarantee your fixed interest rate up to the time of settlement, or your current fixed rate expiry, with a maximum of 90 days.</i></p>	\$400.00
<p><b>Redraw Fee</b></p> <p><i>Where the Standard or Classic product is selected, or a Business Loan product is selected, or a Personal Loan product is selected, payable in respect of each redraw in a month after 1 free redraw per month online and 1 free redraw per month in branch. The minimum redraw amount is \$1000.</i></p>	\$5.00 online \$10.00 in-branch
<p><b>Subsequent Dealing Fee</b></p> <p><i>Payable when you apply for consent to a subsequent dealing with the Mortgaged Property.</i></p>	\$300.00
<p><b>Switching Fee</b></p> <p><i>Where the Standard product is selected, or a Business Loan product is selected, payable when you request a change from one fixed rate to another, or from a variable rate to a fixed rate, or from a fixed rate to a variable rate, or from one product type to another.</i></p>	\$300.00
<p><b>Transfer Fee</b></p> <p><i>Where the Classic product is selected, payable when you request a transfer to the Plus product.</i></p>	\$300.00
<p><b>Variation Fee</b></p> <p><i>Payable when you apply for consent to any matter relating to the variation of the loan contract or the Mortgaged Property (other than a matter for which a specific fee is payable).</i></p>	\$300.00
<b>Credit Fees and Charges we <u>may</u> pay to others, in which case they would be charged to you</b>	
<p><b>Expert Report(s) required by the Credit Provider</b></p> <p><i>Payable on or before settlement when we require a report as a condition of loan approval.</i></p>	At cost

<i>Where an Expert Report is obtained by us, we charge this fee to you at the cost to us of obtaining the report.</i>	
<b>Lender's Mortgage Insurance Premium</b> <i>Payable on or before settlement. We charge this fee to you at the cost charged to us.</i>	At cost
<b>Solicitor's Costs for Preparation and Registration of Security</b> <i>Payable on or before settlement. We charge this fee to you at the cost charged to us.</i>	At cost
<b>Solicitor's Costs and Disbursements for Discharge of Security</b> <i>Payable on discharge. We charge this fee to you at the cost charged to us.</i>	At cost
<b>Solicitor's Costs and Disbursements for Mortgage</b> <i>Payable in relation to any consent required for a subsequent dealing during the loan. We charge this fee to you at the cost charged to us.</i>	At cost
<b>Valuation</b> <i>Payable on application or by settlement. We charge this fee to you at the cost charged to us.</i>	At cost
<b>Government Fees and Charges we <u>may</u> pay, in which case they would be charged to you</b>	
<b>Other Government fees and charges</b> <i>Payable for all documents that will incur Government fees and charges. We charge you what has to be paid to the relevant government body where applicable.</i>	At cost
<b>Registration Fee payable at settlement</b> <i>Payable for all documents that will be lodged for registration. We charge you what has to be paid to the relevant government body to register the document.</i>	At cost
<b>Registration Fee payable on Discharge of Mortgage</b> <i>Payable for all documents that will be lodged for registration of discharge. We charge you what has to be paid to the relevant government body to register the document.</i>	At cost

Fees and charges information shown is current as at 01 August 2025. We advise that you should carefully read our Terms and Conditions, Financial Services Guide, Fees and Charges, Credit Guide, and Offer and Loan Contract before acquiring a product. For full details on our products and services and an analysis of your personal requirements, please arrange for an appointment with one of our friendly lending staff by contacting Cairns Bank. Australian Credit Licence number 244324. Cairns Penny Savings & Loans Ltd trading as Cairns Bank ABN 68 087 933 757