

ENFORCEMENT EXPENSES

Payable when we have to contact you regarding arrears on your loan or credit facility:

- Phone call\$5
- Arrears notice\$10
- Default notice\$50
- Credit Bureau default listing\$20
- Legal enforcement expensesat costs

PERFORMANCE BOND GUARANTEE FEE

Payable when the Credit Union issues a bond on your behalf:\$300 per annum or part there of plus application fee.

This information is current as at 30 August 2005. Full details of all terms and conditions, including other credit union transactional fees and charges are available on application. Please refer to fee schedule for Fees & Charges and Transaction Limits for further details.

These fees may be varied or new terms and conditions introduced in the future. Existing borrowers should refer to their loan contract for any additional terms and conditions relating to switching or advance repayments for loans.

Government charges and taxes may apply.

Some fees may be added to the amount financed. This is subject to legislative and Lenders Mortgage Insurance guidelines. Details available on request.

Fees charged by external service providers such as solicitors, valuers, government bodies and banks that apply to individual loan contracts will be the responsibility of the member unless indicated in the loan contract. All fees and charges include GST where applicable.

Full details of applicable interest rates are contained in a separate interest rate brochure.

These fees and charges shown are a minimum and may be varied by the terms and conditions of individual loan contracts.

Contact CU Direct on 13 22 49
for more information

www.unicomcu.com.au

Credit Fees and Charges

Effective 30 August 2005

unicom
Your university credit union

unicom
Your university credit union

A Division of Community Alliance Credit Union Limited
ABN 14 087 650 771 AFSLNo. 24 55 76

APPLICATION FEE

The application fee covers the cost of assessing, documenting and establishing your loan:

- Home loan\$600
- Investment loan\$600
- Personal loan\$125
- Increase or variation to an existing mortgage loan\$200
- Personal overdraft\$125
- Business loan or overdrafton application

For mortgage loans (home and investment), this fee can also cover the cost of one valuation and some costs associated with preparation of mortgage documents.

For personal loans, this fee also covers the preparation, registration and stamping of the bill of sale when necessaryactual stamp duty fee at cost

REDRAW FEE

Payable when you redraw advance repayments from your loan:

- Basic loan (home or investment)\$50 per redraw
- Business or commercial loan\$50 per redraw
- All other loansNil

LOAN ADMINISTRATION

A monthly fee payable on loans as listed:

- Basic variable rate home loan\$8 per month
- Investment loan\$8 per month
- Business Loans\$8 per month
- Business Overdrafts\$250 per annum

EARLY TERMINATION FEE

Payable if you pay out your home or investment loan prior to the agreed term:

- Variable rate loan\$200
- Flying start loanat economic cost
- Fixed rate loanmin \$200 plus economic cost

Refer to loan contract for full details.

SWITCHING FEE

Payable when you convert your loan to another rate option or loan product\$200

Automatic switching to variable rate loan on expiry of a fixed rate term incurs no fee.

PROPERTY SUBSTITUTION FEE

Payable when you wish to change the security that is securing your mortgage loan\$600 per property

Legal disbursement fees will also be payable.

Application fees and/or switch fees may also be payable where loans are switched or increased.

DISCHARGE OF MORTGAGE SECURITY

Payable to the Credit Union on clearance of your secured loan when we have to prepare discharge of security documents (per mortgage)

No settlement required\$50

Settlement required\$200

CONSENT FEE

Payable when you ask us to consent to variations to the title held by us as security (e.g. plans of subdivision, second or subsequent mortgages)\$150 plus solicitors/agents costs

PROGRESS INSPECTION FEE

Payable when progress inspections are required for construction loansat cost

ADDITIONAL SECURITY FEE

Payable when there is more than one security property to secure a loan\$220 per security

GUARANTEE SECURITY FEE

Payable when a guarantee is required as part of the security\$220

VALUATION FEE

Payable to the Credit Union's approved valuer when a valuation is required and is not included in the application feeat cost

LOAN SECURITY FEES

Payable to our solicitors, agents, Land & Property Information Office and other government (local and state) authorities for various loan security ancillary documents such as:

- Title search
- Registration of mortgage documents
- Registration of discharge of mortgage
- Sundry document lodgement fees
- Postponement of mortgages
- Mortgage stamp duty
- Lodgement and withdrawal of caveats
- Change of name
- Title deed production
- Disbursement fees

.....all fees charged at cost

ADMINISTRATION FEES

Document copy fee - payable when we provide you with additional copies of documents relating to your loan\$7 per page

Interest recalculation fee - payable when we have to recalculate your loan interest\$10 per half hour (minimum \$20)

Exceeding available funds fee - payable when you overdraw your savings or exceed your approved limit account without arrangements..... \$25

Account confirmation certificate fee - payable when you request us to supply details of your accounts or loans by a written certificate, reference or completion of an audit certificate..... \$15