



MACQUARIE

Fees and charges guide

Macquarie Home Loans

Adviser / Broker use only. Not for distribution. Use this chart to see which fees and charges apply to our Basic and Offset home loans.

NOTE: For SMSF Property Loan information refer to Macquarie Access.

Current as at June 2017

Fee name	Amount or method of calculation	When payable	Basic	Offset
Fixed payable during your loan term				
Package fee	\$398	Charged every 6 months in arrears based on loan Settlement Date. One package fee covers up to five loan applications for the same borrower.	✗	✓
Fees that may be payable during your loan term				
Additional registration fee	At cost	When the Lender lodges any additional documents for registration of the borrower's mortgage that haven't previously been lodged.	✓	✓
Additional sub-account fee	\$100.00	Payable if the borrower requests an additional sub-account after the Settlement Date. NOTE: Package customers get one free variation per year.	✓	✓
Bank cheque fee	\$10.00	Payable if the borrower requests us to issue a bank cheque.	✓	✓
Break cost	At cost	Break costs may be payable on early repayment during fixed rate periods if any of these events occur: <ul style="list-style-type: none"> the whole of a fixed rate Loan Account is repaid; or the borrower makes additional repayments in excess of \$10,000 into a fixed rate Loan Account in any year of the fixed rate term (i.e. in any 12 months from the date the fixed rate period commences); or the borrower changes the whole or part of the fixed rate Loan Account to another type of interest rate or repayment type, including changing to a different fixed rate period. The break cost could be substantial. Contact us for further information. 	✓	✓
Direct debit decline fee	\$5.00	Payable when an incoming direct debit payment is declined, in addition to any dishonour fee.	✓	✓
Documentation fee	At cost	Payable for the preparation of loan and security documents and associated costs.	✓	✓
Enforcement expenses	At cost	For arrears and hardship expenses.	✓	✓
Incoming dishonour fee	\$10.00	Payable if an incoming payment to the Loan Account is dishonoured, in addition to any direct debit decline fee.	✓	✓
International funds transfer fee	\$30.00	Payable if the borrower requests us to transfer funds to an international financial institution account by bank draft or telegraphic transfer.	✓	✓

Fee name	Amount or method of calculation	When payable	Basic	Offset
Lenders Mortgage Insurance	At cost	A once off amount payable by the borrower, in connection with the increased risk associated with their loan. This amount covers us and not the borrower.	✓	✓
Low deposit fee	At cost	Applicable for loans with an LVR >80%, where a once off amount is payable by the borrower, in connection with the low deposit being paid, and/or the low amount of equity the borrower has in the security property.	✓	✓
Mortgage discharge fee	\$400.00	Payable if the borrower requests a full discharge of any Mortgage, in addition to any third party fees.	✓	✓
Outward dishonour fee	\$40.00	Payable if an outgoing direct debit dishonours.	N/A	✓
Over limit fee	\$25.00	Payable each time if the borrower overdraws or exceeds the facility credit limit.	✓	✓
Paper statement fee	\$2.50	Payable if we print and send a paper statement instead of an electronic statement. This fee applies to each paper statement printed.	✓	✓
Real Time Gross Settlement (RTGS) fee	\$30.00	Payable if the borrower requests us to transfer funds within the same business day to another Australian financial institution. Subject to cut-off times.	✓	✓
Recovery fee	\$10.00	Payable if the borrower requests us to attempt to recover funds that were transferred out via EFT.	✓	✓
Special attendance fee	At cost	Payable if the borrower requests a special service (for example consenting to a dealing with the Mortgage Property), in addition to any third party fees.	✓	✓
Special clearance fee	\$18.00	Payable if the borrower requests to fast track a cheque deposited into their account.	✓	✓
Statement request fee	\$7.00	Payable if the borrower requests an additional copy of a paper or electronic statement previously issued.	✓	✓
Third party fees	At cost	Payable if the Lender incurs a fee from any third party, including our solicitors, as a result of any matter relating to the Loan Agreement or Security after the Settlement Date.	✓	✓
Transaction investigation fee	\$60 for a complex investigation \$30 for a simple investigation	Payable if the borrower requests us to investigate funds that were deposited into the Loan Account (e.g. in order to determine where funds came from). We will advise which fee applies.	✓	✓
Valuation fee	At cost for valuations over \$300	Payable if any valuation is required as part of the home loan application, where the valuation cost exceeds \$300.	✓	✓
Valuation update fee	\$110.00	Payable if the most recent valuation is older than three months as at the Settlement Date.	✓	✓
Variation fee	\$250.00	Payable if the borrower requests a variation to the Loan Facility, other than adding a new sub-account. NOTE: Package customers get one free variation per year.	✓	✓

For more information visit macquarie.com

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