

## Village Access Loan Fee Schedule

Schedule of standard fees and charges applied to Village Access loans

### Application / Approval / Account Maintenance

#### Valuation Fees

These fees can be deducted from your initial drawdown.

Online Valuation (i-val)	<b>\$17.14</b>	All applications will initially be assessed using an i-val.
Full Market Valuation (FMV)	<b>\$850 - \$1,000*</b>	Where a FMV is required according to criteria and the value is below \$1m.
	<b>\$1,000 - \$1,500*</b>	Where a FMV is required according to criteria and the value is above \$1m or a lifestyle property. If both apply, additional costs may be incurred.

\*FMV fees vary between locations and the above fees are an indication only of the likely fees (each FMV will be priced on an individual basis). In some cases, we may need to seek quotes from local valuers, especially for premium properties. Additional mileage costs may apply for properties outside major towns but will be quoted and accepted prior to proceeding. If a FMV is required, the i-val fee will not be charged.

<b>Arrangement Fee</b> Charged on the initial settlement date of your loan. This fee will be deducted from your initial drawdown.	<b>\$920.00</b>
<b>Equity Protection Fee</b> If you choose the Equity Protection Option, this will be charged on the initial settlement date of your loan. This fee will be deducted from your initial drawdown.	<b>\$55.00</b>
<b>Cash Reserve Fee</b> Charged on, and deducted from, each drawdown of your Cash Reserve.	<b>\$70.00</b>
<b>Mortgage Discharge Fee</b> Charged at the time your loan is fully repaid. This fee will be added to the loan balance of your loan and will form part of the repayment required.	<b>\$270.00</b>
<b>Administration Fee</b> Charged each time we pay rates or insurance costs on your behalf. This fee will be added to the loan balance of your loan.	<b>\$23.00</b>
<b>Agency Fee</b> Charged if we have to send an agent out to the property to obtain any documentation or information we require for the purpose of your loan agreement.	<b>\$179.00</b>

### Modifications

<b>Variation Fee</b> Charged if the terms of your loan are varied. This fee will be added to the loan balance of your loan.	<b>\$375.00</b>
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