



Current as at: 24th January 2017

Note: Fees are indicative only. Full personalised estimate is available upon enquiry/application. Where a fee is to be paid 'at cost' that cost is the charge determined by our third party providers. At all times GMCU endeavours to keep these charges to a minimum. Interest Rates are available from www.gmcu.com.au or ask at your local branch.

Loan Establishment Fee

\$1 - \$3,000	\$50
\$3,001 - \$6,000	\$60
\$6,001 - \$10,000	\$80
\$10,001 - \$20,000	\$90
\$20,001 - \$50,000	\$100
\$50,001 - \$100,000	\$120
\$100,001 - \$150,000	\$140
\$150,001 - \$200,000	\$180
\$200,001 - \$300,000	\$250
\$300,001 plus	\$300

Business Performance Guarantee Facility \$150

*Loan to Self-Managed Super Fund also
pay Legal Costs at cost*

Loan Service Fee (monthly)

Basic Variable Home Loan	\$8
All other loans	Nil

Facility Fee (yearly)

Equity Access / Overdraft	0.5% of limit
	<i>\$20 minimum</i>
	<i>\$300 maximum</i>

Loan Redraw Fee (per draw)

Basic Variable Home Loan	\$50
All other loans	\$25

Contract Variation Fee

For each variation	\$100
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Default Fee

First reminder letter	\$10
Second reminder letter	\$15
Final notice	\$25

Fixed Rate Loans

Loan Rate Fixing Fee	\$200
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*Payable when a new fixed rate is
applied to your existing loan*

Break Cost Fee - Interest Adjustment

*Applies to any loan with a Fixed Rate
and is payable if your loan is repaid
before the end of the fixed rate term.*

*Interest Adjustment is based on the
difference between the Fixed Rate, i.e.
the interest rate for your fixed rate
interest contract, and our Reinvestment
rate, which is the interest rate that we
can reasonably expect to earn on any
amount that is repaid early. We will not
pay a refund for any advantage gained
if the reinvestment Rate exceeds the
Fixed Rate. Full details of the BCF are
available on application.*

Loan Security Fees

Mortgage Preparation Fee

- Goods Mortgage - per item mortgaged\$30
- Freehold mortgage when prepared
by Credit Union - per item mortgaged \$50
- Freehold mortgage when prepared
by solicitorat cost

Registration of Mortgage or Dischargeat cost

Discharge of Mortgage \$150

*Plus legal / agent / government costs at
cost*

Stamp Duties on Securitiesat cost

Loan Security Guarantee Fee \$100

Valuationat cost

GMCU Title Search \$25.30

Copy of Credit Union Constitution \$2