

Loan fees schedule

The following list outlines our current loan fees and charges and should be used for reference only. We may introduce new fees and charges. All credit fees and charges applicable to any credit facilities regulated by the National Credit Code will be set out on the loan contract.

Home Loans & Home Loan Overdrafts

Establishment Fee	\$0
Ongoing / Monthly Fee	\$0
Document Preparation and Settlement Fee¹ Includes the cost of: • Document generation • Distribution of documents • Verification of returned documents • Verification of search requirements • Settlement booking • Settlement attendance (PEXA or paper) • Lodgement of title documents • Title search <i>¹There is \$0 Document Preparation and Settlement Fee for Fair Dinkum Home Loan & Green Home Loan products</i>	\$550
Valuation Fee	The cost of the first valuation for a new security is covered by RACQ Bank. Any additional valuation required on an existing security will be payable by the member at cost.
Home Loan Fixed Rate Lock Fee If you elect to lock your fixed interest rate for a period of 90 days from the date you return your Home Loan Fixed Rate Lock Request. Available for new lending applications only.	\$500
Loan Document Fee – Top Up Payable for a further advance against existing security.	\$350 plus Valuation Fee at cost
Extra Payment Fee Payable if you make extra repayments that exceed \$10,000 per annum during any fixed period. Applicable to fixed term loans only.	Interest differential as defined in the loan contract
Early Termination Fee Payable if you repay your loan or change to a variable interest rate during the fixed rate period. Applicable to fixed term loans only.	Interest differential as defined in the loan contract plus a \$200 administration fee
Discharge Fee Payable for standard partial and full discharges.	\$300 per security
Substitution of Mortgage Security Per security.	\$350
Company / Trust - Borrower / Guarantor Party Fee Company Search and Review Fee Payable for each company or trust borrower/guarantor party on the loan.	\$150

Construction Loans

Initial Valuation Fee	The cost of the first valuation for a new security is covered by RACQ Bank.
Construction Valuation Fee Payable on new builds only. Covers valuation fee at all progress stages of the build excluding initial.	\$330

All fees and charges are current as at 29 January 2025 and subject to change. Terms and conditions apply to the products and services. For more information see the General Terms & Conditions - Secured Mortgages or General Terms & Conditions - Personal Loans and Overdraft Facilities at racq.com/downloads.

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Personal Finance

Establishment Fee	\$0
Ongoing / Monthly Fee	\$0
Document Preparation Fee¹ Includes: document generation, distribution of documents, verification of documents and verification of search requirements. <i>¹There is \$0 Document Preparation Fee for Green Car Loan & Green Personal Loan products</i>	\$120

Business Loans & Business Loan Overdrafts

Establishment Fee Includes the cost of: - Valuation fee up to \$400, - Title search - Document generation, distribution of documents, verification of returned documents, verification of search requirements, settlement booking, settlement attendance (PEXA or paper), lodgement of title documents, company/ trust-borrower/ guarantor party fee	\$1,100
Ongoing / Monthly Fee	\$0
Document Preparation and Settlement Fee	\$0
Valuation Fee	RACQ Bank will cover up to \$400 of the valuation cost on a new security, any cost above this is payable by the member. Any additional valuation required on an existing security will be payable at cost.
Mortgage Top Up Fee	\$450 plus Valuation Fee at cost
Discharge Fee Payable for standard partial and full discharges.	\$300 per security
Substitution of Mortgage Security Per security.	\$350
Company / Trust - Borrower / Guarantor Party Fee Company Search and Review Fee Payable for each company or trust borrower/guarantor party on the loan.	\$150

Collections

Default Enforcement Expenses May apply if enforcement services are required as a part of default administration.	At cost
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