

## Fees & Charges

# No Longer Offered accounts Household & Personal Lending

Effective Date 1 June 2021

## Section A Personal Accounts

### Personal Loans

	Establishment Fee	Account Keeping Fee#
Unsecured	\$200.00	\$10.00 - variable rate personal loan \$5.00 - fixed rate personal loan
Secured	\$200.00	\$10.00 - variable rate personal loan \$5.00 - fixed rate personal loan

# The Account Keeping Fee is charged monthly to your loan account.

### Overdrafts

	Establishment Fee	Annual Fee*
Unsecured	\$95.00	\$24.00
Secured	\$175.00	\$24.00

\* Fees & Charges may vary. Refer to your contract for the fee applicable to your account.

### Line of Credit

	Establishment Fee	Settlement Fee	Annual Fee*
Cash on Hand	\$600.00	\$350.00	\$150.00
Cash on Hand Investment	\$600.00	\$350.00	\$150.00
Cash on Hand Investment (Unsecured)	\$95.00	n/a	\$24.00

\* Fees & Charges may vary. Refer to your contract for the fee applicable to your account.

## Section B Other Fees and Charges

Please refer to our Fees and Charges for Household Lending brochure available from our website ([www.mystate.com.au](http://www.mystate.com.au)), any branch or by contacting MyState on 138001