

Section D Government Fees

Government Fees for the following will be charged at the actual cost to MyState Financial.

- Registration of security interest over vehicle registration at Department of Infrastructure, Energy and Resources
- Bill of Sale Renewal Fee
- Club/Association Incorporated Search
- Business Names Extract
- Company Extract

Please note:

The information in this brochure about fees and charges applicable to our loan products is indicative only. A full list of fees and charges will be disclosed in the loan offer document. The information in this brochure is subject to that offer document.

Where MyState Financial incurs a third party fee in arranging a service or product these will be debited to your account. These fees are not ascertainable at this time.

The Fees and Charges in this Schedule are effective from 1 September 2010 and are subject to change.

Wherever you are in life.

Lending Fees and Charges

How to contact MyState Financial

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Schedule of Fees and Charges for Lending Products and Services

Effective Date 1 September 2010

Section A Personal Accounts
Section B Business Accounts
Section C Other
Section D Government Fees

Section A Personal Accounts

Overdrafts

Establishment Fee (new or increased limit)	
Unsecured	\$95.00
Secured	\$175.00
Annual Fee	\$24.00

Personal Loans

Establishment Fee and Monthly Fee		
	Establishment	Monthly Account Keeping Fee
Unsecured	\$175.00	\$7.50
Secured	\$175.00	\$7.50

Mortgage Loans

Establishment Fee	
Essentials Home Loan	\$600.00
Other MyState Financial Home Loans	\$600.00
Land Loan	\$600.00
Residential Investment Loan	\$600.00
Interest Only Loan	\$600.00
Increase to Existing Mortgage Loan	\$250.00
Fixed Rate Lock In Fee - Variable fee applies, is available on request and is subject to availability*	Percentage of Loan Amount

*The Fixed Rate Lock In Fee enables Home Loan applicants to 'lock' the fixed interest rate applying at the date of application for up to 60 days. The Fixed Rate Lock In Fee amount will be disclosed and is to be paid by the loan applicant(s) at the time of the loan application. The Fixed Rate Lock In Fee will be refunded in the event the loan does not proceed to funding.

Line of Credit

Establishment Fee and Annual Fee		
	Establishment	Annual
Cash on Hand	\$600.00	\$150.00
Cash on Hand Investment	\$600.00	\$150.00
Cash on Hand Investment (Unsecured)	\$95.00	\$24.00

Section B Business Accounts

Overdrafts

Establishment Fee and Annual Fee		
Limit Approved	Establishment	Annual
\$0 - \$25,000	\$600.00	\$250.00
\$25,001 - \$50,000	\$600.00	\$400.00
\$50,001 - \$100,000	\$650.00	\$500.00
\$100,000+	0.50%	\$700.00

Personal Loans

Establishment Fee	
Unsecured	\$200.00
Secured	\$250.00

Business Loans

Establishment Fee and Annual Fee		
Loan Amount	Establishment	Annual
\$0 - \$50,000	\$600.00	\$250.00
\$50,001 - \$100,000	\$750.00	\$350.00
\$100,001 - \$150,000	\$1125.00	\$500.00
\$150,001 - \$250,000	\$1875.00	\$700.00
\$250,000+	0.50%	\$700.00

Additional miscellaneous, security preparation charges, and third party/legal costs may apply for any product under Section B, in addition to the base Establishment Fee. These additional costs will be disclosed upon application.

Section C - Other fees applying to Personal and Business Accounts

Miscellaneous	
Mortgage preparation	\$95.00
Progressive draw (per draw)	\$150.00
Subsequent dealing	\$150.00
Title production	\$150.00
Loan redraw (per draw)	\$30.00
Letter of Variation	\$150.00
Copy of Title	\$30.00
Mortgage discharge	\$250.00
Switch fee	\$150.00
Dishonour and rejection fee (per dishonour)	\$30.00
Cheques deposited and dishonoured (per cheque)	\$20.00

Bank/Performance Guarantees	
Establishment fee	1% of \$ amount guaranteed
Half yearly fee thereafter	1% of \$ amount guaranteed
Minimum \$50.00 for both Establishment and Half-yearly fee.	

Enforcement Expenses	
Arrears Letter	\$30.00
Overdrawn default letter	\$30.00
Other default notices	\$30.00
Demand notices	\$30.00
Non-insurance Renewal Service Expense	\$25.00

There may be other enforcement expenses that MyState Financial may have to pay for third parties resulting from a breach of the contract.