

FEE DESCRIPTION	AMOUNT
(Effective 15/07/2006)	
LENDING FEES & CHARGES	
Loan Application Fee:	
All Customers	N/A
Establishment Fee (per application)	
Personal/Housing Loans	Up to \$10,000 \$250 Over \$10,000 \$650 min or 1%
Executive Loans	Up to \$10,000 \$250 Over \$10,000 \$650 min or 1%
Business/Corporate Loans	Up to \$10,000 \$500 Over \$10,000 \$1000 min or 1%
Line of Credit Fee (monthly - as at end of each month)	
Personal/Housing Loans	Nil
Executive Loans	0.021% per month of approved limit; (min \$35, max \$75)
Business/Corporate Loans	0.021% per month of approved limit; (min \$35, max \$100)
Loan Service Fee (Quarterly- as at March, June, September and December each year)	
Personal/Housing Loans	Nil
Executive Loans	Nil
Business Loans	Limits up to \$50,000 \$ 75 per Quarter Limits \$50,001 to \$100,000 \$100 per Quarter Limits \$100,001 to \$250,000 \$125 per Quarter Limits \$250,001 to \$500,000 \$175 per Quarter Limits \$500,001 to \$750,000 \$200 per Quarter Corporate Loans Over \$750,000 0.05% per Quarter (min \$375, max \$500)
HOUSING LOAN	
FNPF Transfer Fee	\$150 per application (plus FNPF costs)
Valuation Fee (Residential Property)	Up to \$500,000 \$450 Over \$500,000 Market rate plus \$150 Admin Fee
(Commercial Property) Inspection Fee	Market rate plus \$150 Admin Fee \$50 per Inspection

FEE DESCRIPTION	AMOUNT
DEFAULTING CHARGES (per action)	
Arrears Fee:	
Personal/Housing Loans	\$50 or 2.5% of arrears whichever is greater (7 days grace period)
Executive Loans	\$50 or 2.5% of arrears whichever is greater (7days grace period)
Business Loans	\$75 or 2.5% of arrears whichever is greater (7 days grace period)
Corporate Loans	\$100 or 2.5% of arrears whichever is greater (7 days grace period)
Demand Notice Fee (per action)	
Personal/Housing loans	\$500 per demand
Executive Loans	\$500 per demand
Business Loans	\$750 per demand
Corporate Loans	\$750 per demand
Mortgagee Sale Admin Fee (per action)	
Personal/Housing loans	\$750.00
Executive Loans	\$750.00
Business Loans	\$1,000.00
Corporate Loans	\$1,000.00
PREPAYMENT CHARGES	
Loan Exit Fee:	(3 months interest calculated on variable rate) based on outstanding loan balance at time of settlement request or;
Personal/Housing loans	minimum \$3,000 if debt is paid within 7 years.
Executive Loans	minimum \$3,000 if debt is paid within 7 years.
Business Loans	minimum \$5,000 if debt is paid within 7 years.
Corporate Loans	minimum \$5,000 if debt is paid within 7 years.
Settlement Outward Fee (at settlement)	
All Customers	\$100 Flat Fee plus;
Issue of Settlement Letter	\$50 per letter
Mortgage Discharge Fee including Bill of Sale	\$200 plus \$25 for each additional document

FEE DESCRIPTION	AMOUNT
LEGAL FEES & CHARGES	
Security Documentation Fee:	
Personal/Housing Loans	\$450 plus \$50 additional documents
Executive Loans	\$450 plus \$50 additional documents
Business Loans	\$800 plus \$100 additional documents
Corporate Loans	\$1,000 plus \$100 additional documents
Consent Fee: (Subsequent Mortgages)	
All Customers	\$300.00 per request
Upstamping Fee (at settlement)	
Personal/Housing Loans	\$250 plus \$50 additional documents
Executive Loans	\$250 plus \$50 additional documents
Business Loans	\$500 plus \$100 additional documents
Corporate Loans	\$750 plus \$100 additional documents
DOCUMENT RETRIEVAL	
Photocopy of documents	\$10 per document
Document Production Fee:	
Personal/Housing Loans	\$75 per document
Executive Loans	\$75 per document
Business Loans	\$100 per document
Corporate Loans	\$100 per document
INDEMNITY GUARANTEE	
IG Establishment Fee:	
Personal	1% or min \$50
Executive	1% or min \$75
Business	1% or min \$100
Corporate	1% or min \$150
IG Service Fee:	
Personal	0.5% or min \$25
Executive	0.5% or min \$50
Business	0.5% or min \$100
Corporate	0.5% or min \$100
IG Cancellation Fee:	
All Customers	\$50 per IG

FEE DESCRIPTION	AMOUNT
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Product Switch Fee:

Personal/Housing Loans	Up to \$10,000	\$250
	Over \$10,000	1% or min \$650
Executive Loans	Nil	
Business Loans	Up to \$10,000	\$500
	Over \$10,000	1% or min \$1,000
Corporate Loans	1% or min \$1,000	

Loan Redraw Fee:

Personal/Housing Loans	\$30 per redraw after 4 free p/annum
Executive Loans	\$150 per redraw after 4 free p/annum
Business/Corporate Loans	\$200 per redraw after 4 free p/annum

Other Fees & Charges

Term Deposit Break Fee	\$100.00 per request
Audit Confirmation Certificate	\$50.00 per certificate
Certificate of Interest and Account balance	Nil
Duplicate Statement request (photocopy)	\$5.00 per statement
Inward Dishonour Fee	\$30.00 per item
Opinion Request	\$50.00 per opinion
Direct Deposit to nominated accounts at other Banks	\$5.00 plus Other Bank charges

This schedule discloses all fees and charges currently applicable to the products and services that we provide to our customers, in line with our commitment to keeping our customers informed, therefore there are **no hidden charges**.

HFC Finance reserves the right to review its fees and charges, introduce new fees and charges and vary the frequency and timing of charging thereof from time to time at its own discretion.

In such cases, you will always be given 30 days prior notice of any change to these fees and charges.

Our friendly staff at any of our branches would be happy to provide any explanations that you may require regarding any particular fee or charge.



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Fees and Charges

