
Bluestone Credit Fees and Charges Schedule (Version 1- Effective 14/12/2017)

These credit fees and charges may become payable by you to the **Lender** or **Bluestone Mortgages** and may be debited to the **Account**. Our credit fees and charges are set out below. This list is subject to change from time to time and is correct as at the effective date.

Establishment Fee	\$500.00
<p>This fee reimburses us for some of our reasonable costs of considering your application for this loan and is payable on or before settlement of the loan.</p>	
Break Cost Fee	Calculated following the procedure set out in the Terms and Conditions
<p>If and when the whole or any part of a fixed interest rate loan is repaid early during its fixed rate term for any reason, including you repaying early, repayment because of a demand by us after default, switching to a different interest rate option (which you may only do with our consent), may have to pay the Break Cost Fee.</p> <p>Note that in addition, you may be obliged to pay the Switch Fee, the Discharge Administration Fee, the Discharge Documentation Fee.</p>	
Switch Fee	\$150.00
<p>Applies if you request a change to the type of interest rate that applies to your Account</p>	
Loan Statement Fee	\$10.00
<p>Applies when you request us to produce a loan statement for an Account (does not apply to loan statement produced as part of our continuing disclosure).</p>	
Account Keeping Fee	\$10.00 each month
<p>Is payable monthly for our reasonable costs in administering the loan Accounts.</p>	
Partial Discharge Administration Fee	\$500.00 per partial discharge
<p>This fee is payable if the loan is repaid in part and one or more security is discharged.</p>	
Discharge Administration Fee	\$500.00 per discharge
<p>This fee is payable when the loan is repaid in full.</p>	
Non DD or "Services" Made Payment Fee	\$2.50
<p>Applies if you make a payment other than by direct debit or by using the Services.</p>	
Transfer Fee	\$25.00 per transfer
<p>Applies if the Lender transfers any money to you or at your direction electronically:</p>	
Copy of Loan Agreements Fee	\$80.00
<p>Applies if you require a copy of any document to be provided to you or to anyone else.</p>	
Consent to Loan / Security Variation Fee	\$390.00
<p>Applies if the Lender agrees to:</p> <ul style="list-style-type: none"> • any further security being granted over any of the real estate given as security for this loan; 	

- any change to the security for this loan;
- any change to the title to the real estate given as security for this loan
- any change to the owner of real estate given as security for this loan;
- any request to consent to a subsequent mortgage;
- a change regarding a lease or tenancy in the property; or
- vary this loan.

In addition you must pay our costs we incur for advice or documentation in consideration of your request for a change to the security.

Increase of Loan Fee	\$500.00
Applies if the Lender agrees to increase this loan.	
In addition you must pay for our documentation costs incurred.	
Statement of Arrears Fee	\$25.00
Applies if you request a statement or breakdown of your loan arrears.	
Dishonour Fee	\$25.00
Applies if a transaction on your Account is dishonoured (by cheque or electronically).	
Default Letter Fee	\$50.00
Applies if we instruct a lawyer or any other third party to prepare a letter regarding default under this Loan Agreement .	
Monthly Default Fee	\$75.00 per month
Applies if the loan is in arrears or in default and is payable on each interest debit date.	
Council / Insurance Arrears Fee	\$50.00
Applies if a default relates to a failure to pay rates, taxes and/or insurance premiums relating to the Property .	
Trace/Search/Stop Payment Fee	\$15.00
Applies if you ask us to do any of the following:	
<ul style="list-style-type: none"> • trace a deposit which was made into your Account; • search your statements for a lost payment, or • stop payment on a payment to be debited from your Account 	
Same Day Bank Cheque Clearance Fee	\$25.00
Applies if you request same day clearance of a bank cheque deposited to your Account .	