

Credit Fees & Changes

Bluestone.

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	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.	\$500.00
Legal Fee	This fee is charged by our solicitors to prepare the legal documentation for your home loan.	\$550
Break Cost Fee	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. Note that in addition, you may be obliged to pay the Switch Fee, the Discharge Administration Fee, the Discharge Documentation Fee.	Calculated following the procedure set out in the Terms & Conditions
Switch Fee	Applies if you request a change to the type of interest rate that applies to your Account	\$150.00
Loan Statement Fee	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).	\$10.00
Redocumentation Fee	This will be charged if there are any changes made to your loan application after the initial set of loan documents have been issued to your solicitor.	\$250
Account Keeping Fee	Is payable monthly for our reasonable costs in administering the loan Accounts .	\$10.00 each month
Partial Discharge Administration Fee	This fee is payable if the loan is repaid in part and one or more security is discharged.	\$500.00 per partial discharge
Discharge Administration Fee	This fee is payable when the loan is repaid in full.	\$500.00 per discharge
Non DD or "Services" Made Payment Fee	Applies if you make a payment other than by direct debit or by using the Services .	\$2.50
Transfer Fee	Applies if the Lender transfers any money to you or at your direction electronically.	\$25.00 per transfer
Copy of Loan Agreements Fee	Applies if you require a copy of any document to be provided to you or to anyone else.	\$80.00
Consent to Loan / Security Variation Fee	Applies if the Lender agrees to: <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. <p>In addition you must pay our costs we incur for advice or documentation in consideration of your request for a change to the security.</p>	\$390.00

Increase of Loan Fee	Applies if the Lender agrees to increase this loan. In addition you must pay for our documentation costs incurred.	\$500.00
Statement of Arrears Fee	Applies if you request a statement or breakdown of your loan arrears.	\$25.00
Dishonour Fee	Applies if a transaction on your Account is dishonoured (by cheque or electronically).	\$25.00
Default Letter Fee	Applies if we instruct a lawyer or any other third party to prepare a letter regarding default under this Loan Agreement .	\$50.00
Monthly Default Fee	Applies if the loan is in arrears or in default and is payable on each interest debit date.	\$75.00 per month
Council / Insurance Arrears Fee	Applies if a default relates to a failure to pay rates, taxes and/or insurance premiums relating to the Property .	\$50.00
Trace/Search/Stop Payment Fee	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 	\$15.00
Same Day Bank Cheque Clearance Fee	Applies if you request same day clearance of a bank cheque deposited to your Account .	\$25.00

