

PERSONAL LOAN FEES AND CHARGES

	ESTABLISHMENT / ADDITIONAL ADVANCE FEE	OTHER ONGOING FEES
Visa Credit Card (S40)	NIL	\$45 Annual Fee
Visa Debit Card (S75)	NIL	NIL
Personal Overdraft	\$250	\$80 Annual Review Fee
Personal Loan (secured & unsecured)	\$250	\$8 Monthly Loan Fee
Personal SMART Package (secured & unsecured)	NIL	\$180 Annual Package Fee
Green Loan (secured & unsecured)	\$150	NIL
Student/Apprentice Loan (secured & unsecured)	NIL	NIL
Temporary Overdraft Term Deposit	\$50 ¹	

¹ Applies where you require funds from a term deposit prior to maturity and where you are required to give up to 31 days notice.

GENERAL FEES AND CHARGES

General Consent fee Payable to BDCU Alliance Bank for consent to any matter relating to a loan or security other than a matter for which a specific fee is payable	\$100	Substitution of Security Fee 50% of applicable loan establishment fee. When BDCU Alliance Bank is asked to substitute an existing security with a new security on your loan.
Loan Late Payment Fee	\$25	Switching fee Between nominated loan types. Equivalent to Establishment Fee applicable to new loan type.
Default Notice Fee	\$15	Government Charges State and Federal Government taxes and Charges are applied to any account held by any member of BDCU Alliance Bank
Loans Arrears Letter	\$15	Passing on 3rd Party costs Agents' fees and Government Charges, including stamp duty, GST, registration, search and any other fees we incur as applicable. At cost.
Handling Fee	\$35	

PERSONAL LOANS (VARIABLE RATE) no longer available	Interest Rate p.a.
Fully Secured (L25) – Variable Rate	9.20%
Partially Secured (L30) – Variable Rate	12.99%
Unsecured (L35) – Variable Rate	14.99%

Important information: All fees and charges listed (the "Described Fees") are subject to change. This brochure and its contents (the "Fee Brochure") are for information purposes only. The Fee Brochure does not form part of the terms or conditions of any credit contract including mortgage, overdraft or line of credit between BDCU Alliance Bank and any member to which the Code applies or will apply (a "Credit Contract") and is not a statement or notice given or required to be given under the Code in respect of a Credit Contract. BDCU Alliance Bank does not represent or warrant that the Described Fees will be credit fees and charges that are or may become payable under any particular Credit Contract ("Credit Fee"). Credit Fees will be disclosed and notified by BDCU Alliance Bank in the manner and to the extent required by the Code. This notice does not exclude any representations or warranties or consumer protection provisions that by law may not be excluded. There are additional Fees & Charges that may apply. Please refer to our current Fees & Charges Brochure.

Fees are valid as of 1/07/2016.

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