

LENDING FEES

Fee Description	Amount	Frequency if applicable
Establishment Fee - Housing (including top-up)	1.0% on approved amount. \$250 minimum	On occasion
-Other	1.5% on approved amount. \$60 minimum	On occasion
Small Loan Fee (<\$3000)	\$60	
Personal Loan Fee (>\$3000)	1.5% on approved amount. \$60 minimum	
Small Loan Fee (if approved)	\$40	On occasion
Overdraft excess fee	1.5% on excess balance.\$45 minimum	Daily
Overdraft Service Fee OD Line	.375% per quarter on limit or overdraft balance whichever is higher. \$15 minimum	Quarterly
Documentation Fee e.g. Dead of Mortgage	\$20	Per form
a- Preparation of Security	\$20 letter to Outside Solicitor	
b- Preparation of Security by our Corporate Solicitor e.g. memorandum of transfer/mortgage & chattel securities	Refer to Scale at Legal Department.	
c- Insurance Premiums	\$20 Solicitor Cost/fire insurance premium	
d- Insurance Policy	Assignment of life policy \$20 Reassignment of life policy \$20 Surrender of life policy \$20 Letter to update surrender value \$20	
e- Guarantees	\$50 (one party)+ Govt stamp duty \$70 (multiples parties)+Govt stamp duty	
Discharge Fee under Bank Seal	\$300	
Serving Demand	\$20 when preparing notice of demand	
Unpaid Transfer	\$7-50 unpaid transfer to account of third party	
Opinion Fee	\$20 or \$20 in currency of country requesting opinion	
Annual Review Fee a/c operating as arranged a/c operate outside arrangement	\$100 for business accounts and \$50 for personal accounts	Annually
Base Fee on Loan Repayment Account	\$5 per month	Monthly
Commitment Fee	1% of Undrawn Loan Amount	Charged monthly after 90 days
Loan Restructure Fee	1% of balance	Occasion basis
Loan Admin. Charge Housing & Term Loan)	(Non 0-4999 wst5 per month 5000-49999 wst10 per month 50000-149999 wst15 per month 150000 and above .01% per month	Monthly
Lease Finance Approval Fee	2% of Original Cost	On approval
Performance Bond Fee	2% of Original Amount and 1% every 6 months thereafter	
Insurance Fee	\$10 Below \$1000 loan. \$15 Above \$1000	On Occasion