

# Personal Financial Charges for Home and Investment Property Loans

Effective 1 July 2011

<b>Loan Establishment Fees</b>	<b>Home Smart</b>	<b>Home Equity</b>	<b>Home Value</b>	<b>Variable Rate</b>	<b>Fixed Rate</b>
Establishment Fees <sup>1, 2</sup>	\$600	\$600	\$600	\$600	\$600
Loan Settlement Fee <sup>3</sup>	\$150	\$150	\$150	\$150	\$150
Valuation/Property Assessment Fee <sup>4</sup>	Yes	Yes	Yes	Yes	Yes
Loan Splitting Fee	\$100	\$100	\$100	\$100	\$100

### **Fees for Other Services**

Progress Payment Administration Fee <sup>5</sup>	-	-	-	-	-
Valuers Certification Fee, Progress Payment Valuation fee, Final Valuation Fee	-	-	-	-	-
Loan Variation Fee <sup>1, 6</sup>	\$300	\$300	\$300	\$300	\$300
Fixing Fee <sup>1, 7</sup>	\$300	\$300	\$300	\$300	\$300
Revaluation fee <sup>8</sup>	Yes	Yes	Yes	Yes	Yes
Sub Account Fee <sup>9</sup>	-	\$100	-	-	-
Production of Title at Land Titles Office	\$100	\$100	\$100	\$100	\$100
Agent's Search Fee <sup>10</sup>	Yes	Yes	Yes	Yes	Yes
Lease Consent Fee <sup>11</sup>	\$100	\$100	\$100	\$100	\$100

<sup>1</sup> Discounted by 50% for PowerVantage and HSBC Premier customers (available to individual borrowers (including joint borrowers) only, but excludes small businesses, trusts and companies).

<sup>2</sup> Includes 1 free split (that is, 2 loan accounts).

<sup>3</sup> Covers bank cheque issuance and attendance at settlement by the Bank or its representative. Also applies to commercial loans.

<sup>4</sup> Charged at cost per security and collected upfront at application.

<sup>5</sup> Covers all progressive drawings. Valuers' certification fees on progress payments, progress payment valuation fees and a final valuation fee is also payable. Applies to single dwelling construction loans only.

<sup>6</sup> Does not include property valuation fee.

<sup>7</sup> Covers permitted switches to a fixed rate.

<sup>8</sup> Charged at cost per security.

<sup>9</sup> Charged per sub account.

<sup>10</sup> Charged at cost.

<sup>11</sup> Including production of title.

<b>Early Repayment Fees</b>	<b>Home Smart</b>	<b>Home Equity</b>	<b>Home Value</b>	<b>Variable Rate</b>	<b>Fixed Rate</b>
Deferred Establishment Fee <sup>12</sup>	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Discharge Administration Fee <sup>13</sup>	\$300	\$300	\$300	\$300	\$300
Prepayment and Switching Administration Fee	-	-	-	-	\$200
Break Costs <sup>14</sup>	-	-	-	-	Yes
Special Prepayment Charge <sup>15</sup>	Yes	-	-	Yes	-
<b>Local Transaction Fees<sup>16</sup></b>					
Redraw	-	-	\$40 <sup>17</sup>	\$20	-
Withdrawal <sup>18</sup>	Unlimited free	Unlimited free	-	-	-
<b>International Transaction Fees<sup>19</sup></b>					
Overseas Transaction Fee <sup>20</sup>	\$4.50	\$4.50	-	-	-
Foreign Currency Transaction Charges <sup>21</sup>	2% of the total amount of each overseas transaction		-	-	-

<sup>12</sup> Payable on loans approved from 1 April 2004 to 30 June 2011 where the loan is paid out within 3 years. Does not apply on loans with introductory rates.

<sup>13</sup> Charged per security.

<sup>14</sup> Calculated using break cost formula.

<sup>15</sup> Payable on Introductory Variable and Introductory Home Smart where the loan is prepaid within the first 3 years.

<sup>16</sup> Charged per transaction within Australia. General Service Fees and Charges may also apply in addition to the above (please refer to section B of the Personal Financial Services Charges – Your Guide booklet).

<sup>17</sup> First redraw per month is free.

<sup>18</sup> ATM Operator Fee may be incurred at non-HSBC ATMs. If a withdrawal is made by periodical payment, you may have to pay a periodical payment fee. Please refer to section B of the Personal Financial Services Charges – Your Guide booklet, under non-HSBC ATMs and the periodical payments sections.

<sup>19</sup> Charged per transaction.

<sup>20</sup> Cash withdrawal from other countries.

<sup>21</sup> Excluding at HSBC Group ATMs.

<b>Loan Establishment Fees</b>	<b>Market Linked<sup>22</sup></b>	<b>Bridging</b>	<b>Residential Construction</b>	<b>Lo-Doc<sup>22</sup></b>
Establishment Fees	\$750	\$600 <sup>1</sup>	\$600 <sup>1</sup>	\$750 for loans of less than \$1 million <sup>23</sup>
Loan Settlement Fee <sup>3</sup>	\$150	\$150	\$150	\$150
Valuation/Property Assessment Fee <sup>4</sup>	Yes	Yes	Yes	Yes
Loan Splitting Fee	\$100	-	-	\$100
<b>Fees for Other Services</b>				
Progress Payment Administration Fee <sup>5</sup>	-	-	\$200	-
Valuers Certification Fee, Progress Payment Valuation fee, Final Valuation Fee <sup>24</sup>	-	-	Yes	-
Loan Variation Fee <sup>1, 6</sup>	\$300	\$300	\$300	\$300
Fixing Fee <sup>1, 7</sup>	\$300	-	\$300 <sup>25</sup>	\$300
Revaluation fee <sup>8</sup>	Yes	Yes	Yes	Yes
Sub Account Fee <sup>9</sup>	-	-	-	-
Production of Title at Land Titles Office	\$100	\$100	\$100	\$100
Agent's Search Fee <sup>10</sup>	Yes	Yes	Yes	Yes
Lease Consent Fee <sup>11</sup>	\$100	\$100	\$100	\$100

<sup>22</sup> Available for investment purpose only.

<sup>23</sup> Establishment fee on Lo-Doc loans of \$1 million and greater is calculated at 0.25% of the loan amount.

<sup>24</sup> To be determined by valuer.

<sup>25</sup> Not available during construction period.

	<b>Market Linked<sup>22</sup></b>	<b>Bridging</b>	<b>Residential Construction</b>	<b>Lo-Doc<sup>22</sup></b>
<b>Early Repayment Fees</b>				
Deferred Establishment Fee <sup>12</sup>	\$1,000	-	\$1,000	\$1,000
Discharge Administration Fee <sup>13</sup>	\$300	\$300	\$300	\$300
Prepayment and Switching Administration Fee	\$200	-	\$200 <sup>26</sup>	\$200 <sup>27</sup>
Break Costs <sup>14</sup>	Yes	-	-	Yes <sup>27</sup>
Special Prepayment Charge <sup>15</sup>	-	-	-	-
<b>Local Transaction Fees<sup>16</sup></b>				
Redraw	\$20 <sup>28</sup>	-	-	\$20 <sup>29</sup>
Withdrawal <sup>17</sup>	-	-	-	-
<b>International Transaction Fees<sup>18</sup></b>				
Overseas Transaction Fee <sup>19</sup>	-	-	-	-
Foreign Currency Transaction Charges <sup>20</sup>	-	-	-	-

<sup>26</sup> Where a fixed rate applies at the end of the construction period.

<sup>27</sup> Applies to fixed rate Lo-Doc loans only.

<sup>28</sup> Available during the 3 month review date.

<sup>29</sup> Available on variable rate Lo-Doc loans only.

## Notes

- ▶ Government and third party fees such as stamp duty, land titles registration fees and Lenders' Mortgage Insurance premiums may also apply.
- ▶ Legal fees may be payable in respect of some loans.
- ▶ If you are a PowerVantage or HSBC Premier customer, the service fees that apply to these packages may be charged to your loan account if we agree. Please refer to section A of the Personal Financial Services Charges – Your Guide booklet, under PowerVantage Cash Management Account and HSBC Premier Cash Management Account sections.

### Additional Home Loan Fees<sup>30</sup>

Company Processing Fee <sup>31</sup>	\$200
Home Loan Guarantor Processing Fee <sup>32</sup>	\$100
Trust Structure Processing Fee <sup>33</sup>	\$150
Multiple Security Property Fee <sup>34</sup>	\$150
Non-standard Security Processing Fee <sup>35</sup>	\$200
Late Payment Fee <sup>36</sup>	\$30

<sup>30</sup> Applies to all home loan products.

<sup>31</sup> Applies for all company applicants, also applies to commercial loans.

<sup>32</sup> Charged per loan application for all loans being guaranteed, also applies to commercial loans.

<sup>33</sup> Applies for all trust applicants, also applies to commercial loans.

<sup>34</sup> Charged per security for all loans secured by 2 or more mortgages, also applies to commercial loans.

<sup>35</sup> Charged per loan application, also applies to commercial loans.

<sup>36</sup> Charged where loan repayment has been unpaid for 30 days or more, also applies to commercial loans.

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