

# Personal Financial Charges for Home and Investment Property Loans

Effective 1 April 2016



**Loan Establishment Fees** **Home Smart**

Establishment Fee <sup>1, 2</sup>	\$600
Loan Settlement Fee <sup>3</sup>	\$150
Valuation/Property Assessment Fee <sup>4</sup>	Yes
Loan Splitting Fee <sup>5</sup>	\$100

**Fees for Other Services**

Progress Payment Administration Fee <sup>6</sup>	-
Valuers Certification Fee, Progress Payment Valuation fee, Final Valuation Fee <sup>7</sup>	-
Loan Variation Fee <sup>1, 7</sup>	\$300
Revaluation fee <sup>8</sup>	Yes
Production of Title at Land Titles Office	\$100
Agent's Search Fee <sup>9</sup>	Yes
Lease Consent Fee <sup>10</sup>	\$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> Charged per split. 1st split is free (that is, 2 loan accounts are free).

<sup>6</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>7</sup> Does not include property valuation fee.

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

<sup>9</sup> Charged at cost.

<sup>10</sup> Including production of title.

<b>Home Equity</b>	<b>Home Value</b>	<b>Variable Rate</b>	<b>Fixed Rate</b>
\$600	\$600	\$600	\$600
\$150	\$150	\$150	\$150
Yes	Yes	Yes	Yes
\$100	\$100	\$100	\$100
-	-	-	-
-	-	-	-
\$300	\$300	\$300	\$300
Yes	Yes	Yes	Yes
\$100	\$100	\$100	\$100
Yes	Yes	Yes	Yes
\$100	\$100	\$100	\$100

**Early Repayment Fees****Home Smart**

Discharge Administration Fee <sup>11</sup>	\$300
Break Costs <sup>12</sup>	-

**Local Transaction Fees<sup>13</sup>**

Redraw	Unlimited free
Withdrawal <sup>16</sup>	Unlimited free

**International Transaction Fees<sup>17</sup>**

Overseas Transaction Fee <sup>18</sup>	\$4.50
Foreign Currency Transaction Charges <sup>19</sup>	2% of the total amount each overseas transaction

<sup>11</sup> Charged per security.

<sup>12</sup> Calculated using break cost formula.

<sup>13</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>14</sup> Payable when you make a request via one of our branches to reborrow any prepayment made on your Standard Variable Loan Account, or for every redraw you make in a month after the first redraw in that month on a Home Value Loan Account.

<sup>15</sup> Free redraw online.

<sup>16</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>17</sup> Charged per transaction.

<sup>18</sup> Cash withdrawal from other countries.

<sup>19</sup> Excluding at HSBC Group ATMs.

Home Equity	Home Value	Variable Rate	Fixed Rate
\$300	\$300	\$300	\$300
-	-	-	Yes
Unlimited free	\$20 <sup>14, 15</sup>	\$20 <sup>14, 15</sup>	-
Unlimited free	-	-	-
\$4.50	-	-	-
Total amount of this transaction	-	-	-

**Loan Establishment Fees**

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Establishment Fees

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Loan Settlement Fee<sup>3</sup>

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Valuation/Property Assessment Fee<sup>4</sup>

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Loan Splitting Fee<sup>5</sup>

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**Fees for Other Services**

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Progress Payment Administration Fee<sup>6</sup>

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Valuers Certification Fee, Progress Payment Valuation fee, Final Valuation Fee<sup>22</sup>

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Loan Variation Fee<sup>1, 7</sup>

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Revaluation Fee<sup>8</sup>

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Production of Title at Land Titles Office

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Agent's Search Fee<sup>9</sup>

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Lease Consent Fee<sup>10</sup>

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<sup>20</sup> Available for investment purpose only.

<sup>21</sup> Establishment Fee on Lo-Doc loans of \$1 million and greater is calculated at 0.25% of the loan amount.

<sup>22</sup> To be determined by valuer.

<b>Market Linked<sup>20</sup></b>	<b>Bridging</b>	<b>Residential Construction</b>	<b>Lo-Doc<sup>20</sup></b>
\$750	\$600 <sup>1</sup>	\$600 <sup>1</sup>	\$750 for loans of less than \$1 million <sup>21</sup>
\$150	\$150	\$150	\$150
Yes	Yes	Yes	Yes
\$100	-	-	\$100
-	-	\$200	-
-	-	Yes	-
\$300	\$300	\$300	\$300
Yes	Yes	Yes	Yes
\$100	\$100	\$100	\$100
Yes	Yes	Yes	Yes
\$100	\$100	\$100	\$100



## Early Repayment Fees

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Discharge Administration Fee<sup>11</sup>

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Break Costs<sup>12</sup>

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## Local Transaction Fees<sup>13</sup>

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Redraw

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Withdrawal<sup>16</sup>

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## International Transaction Fees<sup>17</sup>

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Overseas Transaction Fee<sup>18</sup>

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Foreign Currency Transaction Charges<sup>19</sup>

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<sup>23</sup> Applies to fixed rate Lo-Doc loans only.

<sup>24</sup> Available during the 3 month review date.

<sup>25</sup> Free redraw online for 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.

<b>Market Linked<sup>22</sup></b>	<b>Bridging</b>	<b>Residential Construction</b>	<b>Lo-Doc<sup>20</sup></b>
\$300	\$300	\$300	\$300
Yes	-	-	Yes <sup>23</sup>
\$20 <sup>24</sup>	-	-	\$20 <sup>25</sup>
-	-	-	-
-	-	-	-
-	-	-	-

## Additional Home Loan Fees<sup>26</sup>

Company Processing Fee <sup>27</sup>	\$200
Home Loan Guarantor Processing Fee <sup>28</sup>	\$100
Trust Structure Processing Fee <sup>29</sup>	\$150
Multiple Security Property Fee <sup>30</sup>	\$150
Non-standard Security Processing Fee <sup>31</sup>	\$200
Late Payment Fee <sup>32</sup>	\$30

<sup>26</sup> Applies to all home loan products.

<sup>27</sup> Applies for all company applicants, also applies to commercial loans.

<sup>28</sup> Charged per loan application for all loans being guaranteed, also applies to commercial loans.

<sup>29</sup> Applies for all trust applicants, also applies to commercial loans.

<sup>30</sup> Charged per security for all loans secured by 2 or more mortgages, also applies to commercial loans.

<sup>31</sup> Charged per loan application, also applies to commercial loans.

<sup>32</sup> Charged where loan repayment has been unpaid for 30 days or more, also applies to commercial loans.

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HSBC01753 R2 04/16

