

Fees and Charges Schedule

True Value Home Loan



Effective 1 January 2010

This fees and charges schedule outlines the fees and charges relating to Defcredit's True Value home loan. Please note that there are fees and charges that may be imposed by us for additional and optional services, fees and charges for these services are detailed in our Fees and Charges Schedule.

>	Settlement Fee	\$275.00
>	Valuation Fee	
-	Standard Valuation	From \$180.00
-	Construction Valuation	From \$950.00
	(includes progress valuations undertaken at completion of each stage of construction)	
>	Consent and Variation Fee	\$250.00
>	Security Discharge Administration Fee	\$550.00
>	Partial Release of Security Fee	\$275.00
>	May be Payable	
-	Solicitors and other parties actioning requests	Not Ascertainable
>	Early Repayment Fee	
	Payable when interest is variable on any portion of loan and loan is paid out;	
-	In first three years	0.75% of the amount of credit
-	In fourth and fifth year	0.50% of the amount of credit
>	Arrears reminder notice fee (per letter)	\$20.00
>	Notice of Demand (enforcement notice)	\$20.00