

Fees and Charges Schedule

Smart Mover Home Loan

Effective 1 January 2010

This fees and charges schedule outlines the fees and charges relating to Defcredit's Smart Mover 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.

>	Annual	\$300.00
>	Consent and Variation Fee	\$250.00
>	Security Discharge Administration Fee	\$550.00
>	Substitution of Loan Security Fee	\$275.00
>	Partial Release of Security Fee	\$275.00
>	Valuation Fee	
-	Standard Valuation	From \$180.00
-	Construction Valuation (includes progress valuations undertaken at completion of each stage of construction)	From \$950.00
>	May be Payable	
-	Solicitors and other parties actioning requests	Not Ascertainable
>	Deferred Loan Administration Fee (where loan paid out in the first five years)	\$500.00
>	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 year	0.50% of the amount of credit
-	In the fifth year	0.25% of the amount of credit
>	Arrears reminder notice fee (per letter)	\$20.00
>	Notice of Demand (enforcement notice)	\$20.00