

# Credit fees and charges

The following credit fees and charges will, or may become payable in connection with your Pepper Money home loan.

<b>Establishment fee</b> inclusive of legal and settlement fees	\$749 establishment fee applies across all home loan products.
<b>Valuation fee</b>	At cost
<b>Break costs</b> Break costs payable on the early repayment of more than \$10K p.a. and/or full repayment of a fixed rate loan, or on switching to a different interest rate during the fixed rate period.	See our General T&Cs for further information on break costs.
<b>Discharge administration fee</b>	\$500.00*
<b>Monthly administration fee</b> payable each month for each loan account.	<b>Prime</b> \$10.00 per month per loan account  <b>Near Prime/ Non-Conforming</b> \$15.00 per month per loan account
<b>Default notice fee</b>	\$400.00 per default notice issued*
<b>Settlement cancellation fee</b>	\$106.00 per cancellation
<b>Additional valuation fee</b>	At cost
<b>Dishonour fee</b>	\$5.50 for each dishonoured payment
<b>Additional statement fee</b>	\$11.00 per additional statement
<b>Special attendance fee</b> for example, request for production of the title, consent to a subsequent mortgage, variation or substitution of security, switching your account between product types, consent to split your loan into portions or create new portions.	\$265.00 per attendance*
<b>Base arrears fee</b> if arrears are $\geq$ \$100.	\$53.00 per month*
<b>Document handling fee</b>	\$53.00 per document
<b>Copying fee</b>	\$11.00 per document
<b>Further advance application fee</b>	\$1,145.00 per application*
<b>Funds transfer fee</b>	\$0 per transfer
<b>Insurance administration fee</b>	\$0
<b>Default Interest Rate</b> If you do not pay amounts when they are due, we can charge you interest on those amounts at the default rate	The default interest rate is equal to the interest rate applicable to your loan account at the time of default + 2% p.a.*

**\*Note:** The above fees do not include any third party fees which may be incurred by us in providing the service. Third party fees includes such costs as valuation fees, mortgage insurance premium, legal costs and enforcement expenses, courier fees, document custodian charges, titles office fees and electronic processing fees, all of which are unascertainable at the disclosure date.

**GST:** If any payment to us is for a taxable supply for the purposes of GST or any similar tax, you must also pay to us an additional amount equal to the tax relating to that supply.

**Disclaimer:** Pepper Money reserves the right to change interest rates and fees at any time. Applications are subject to Pepper Money's credit assessment and loan eligibility criteria and lending limits. Terms, conditions, fees and charges apply.