

Fees and Charges Schedule

Smart Mover Home Loan



Effective 1 July 2011

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
>	Arrears reminder notice fee (per letter)	\$20.00
>	Notice of Demand (enforcement notice)	\$20.00