

Fees and Charges Schedule

Basic Variable



Effective 28 January 2011

This fees and charges schedule outlines the fees and charges relating to Defcredit's Basic Variable 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.

Personal loans

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