

Schedule of Fees and Charges

First Mortgage Property Loans

Product	Rate Range*
Floating Mortgage Rates	6.45% - 8.90% p.a.

*Subject to lending criteria (The interest rate will be set by reviewing the loan application and the applicant's personal profile, which will involve considering the applicant's credit history, work status, asset position, etc.)

Application Costs and upfront fees

Fee Type	Amount
Application Fee** – payable before or at settlement	\$495
Settlement Fee (Legal Fee) - payable at settlement	\$575
Variation Fee – payable at the time the variation is completed	\$1000

** If the application is received via a broker, the broker may charge a brokerage fee.

Discharge and Repayment Fees

Fee Type	Amount
Discharge of Mortgage – payable at the time the discharge/ variation is completed	\$100
Discharge of Guarantee - payable at the time the discharge/ variation is completed	\$100 per item to a maximum of \$350 per customer per transaction
Full or Partial Repayment – charged when a loan is settled in full (or in part) before the final repayment date (or the relevant scheduled payment date)	\$1,000

Default Fees and Interest

Fee Type	Amount
Default Interest rate** - charged if an event of default occurs due to non-payment, and while that event of default continues, you must pay default interest charges at the default interest rate. The default interest rate is 7.00% p.a. above the contracted CFML Loans' rate	7.00% p.a. above the contracted CFML Loans' rate
Third party costs and disbursements – payable when we incur costs and expenses payable to a third party following a default	Actual cost

The current floating interest rate range available is 6.45%-8.90% per annum as at 16/05/2022. Fees are current as at 16/05/2022.

Lending criteria, fees, terms and conditions apply. Fees are subject to change.