

MyLife MyFinance Limited

Supplementary Product Disclosure Statement (Schedule of fees and charges)

Effective 1 May 2019

This is a Supplementary Product Disclosure Statement containing information regarding current fees and charges. This document should be read in conjunction with our Product Disclosure Statement, General Terms and Conditions and Supplementary Product Disclosure Statement (Interest rates). You can obtain a copy of these documents by calling us or visiting our website.



Lending

Establishment fees

| Home and investment lending | Non-member | Member ¹ |
|--|------------|---------------------|
| Application fee | \$695.00 | \$0.00 |
| Application fee – further advance | \$250.00 | \$0.00 |
| Bridging loan | \$2,000.00 | \$2,000.00 |
| Accommodation deposit and reverse mortgage lending | Non-member | Member ¹ |
| Application fee | \$1,050.00 | \$1,050.00 |
| Car and personal lending | Non-member | Member ¹ |
| Application fee | \$125.00 | \$0.00 |

Package fees

| Home and investment lending | Non-member | Member ¹ |
|-----------------------------|------------|---------------------|
| Package fee ² | \$395.00 | \$0.00 |

Other fees relating to new lending³

| Home and investment lending | Non-member | Member ¹ |
|---|------------|---------------------|
| Mortgage documentation fee | At cost | \$0.00 ⁴ |
| Valuation and revaluation (as needed) fee | At cost | \$0.00 ⁴ |
| Registration of mortgage | At cost | \$0.00 ⁴ |
| Discharge of mortgage | At cost | \$0.00 ⁴ |
| Personal property security registration | At cost | \$0.00 |

¹ Our member rates are available to customers of MyLife MyFinance who are members of Catholic Super or MyLife MySuper superannuation funds.

² Package provides access to Offset Account and Redraw Facilities. Offset Account not available for First Home Buyers Loan. Package fee is debited to the loan account at settlement and then annually on anniversary date of funding.

³ Other Government fees and charges may apply on lending products.

⁴ For Bridging Loans, the fee will be applied to members.

Deposits

Monthly access fees

| Account | Fee |
|------------------------|--------|
| Access account | \$0.00 |
| MySavings account | \$0.00 |
| Christmas Club account | \$0.00 |

Transaction fees

| Direct credit (Pay anyone), BPAY, or Linked Account Transfers | Fee |
|---|---------|
| via Mobile App or Internet Banking | \$0.00 |
| Branch assisted | \$10.00 |
| Periodical payments | Fee |
| via Mobile App or Internet Banking | \$0.00 |
| Branch assisted | \$5.00 |
| Cheque | \$15.00 |
| Direct debit, EFTPOS, ATM | Fee |
| Direct debit | \$0.00 |
| EFTPOS – purchase and cash-out transactions | \$0.00 |
| ATM withdrawals Australia wide ⁵ | \$0.00 |

Cheques

| Item | Fee |
|--|---------|
| New or re-order cheque book (book of 25) | \$20.00 |
| Cheque written | \$0.00 |
| Stop cheque request | \$15.00 |
| Cheque dishonour | \$20.00 |
| Special answer | \$15.00 |
| Bank cheques (per cheque) | \$15.00 |

Dishonour fees

| Item | Fee |
|--------------------------------------|---------|
| Pay anyone (direct credit) dishonour | \$20.00 |
| Direct debit dishonour | \$20.00 |

Other fees

| Item | Fee |
|---|---------|
| Overdrawn account (per occurrence) | \$10.00 |
| Voucher/information retrieval (minimum fee) | \$20.00 |
| Voucher/information retrieval (per hour) | \$60.00 |
| Interest adjustment on early redemption of deposit Where you wish to redeem your savings or investment account prior to its maturity date, we reserve the right to decline the request. If approved, an interest adjustment up to the full value of the accrued interest will apply. | |

⁵ Some ATM operators may charge an ATM withdrawal fee at the time of transaction.

Issued by MyLife MyFinance Limited trading as MyLife MyFinance (ABN 54 087 651 750 AFSL/ACL Number 245606). MyLife MyFinance is owned by CSF Pty Ltd and is an authorised deposit taking institution regulated by the Australian Prudential Regulation Authority (APRA). MyLife MyFinance can raise deposits and undertake lending activities in accordance with its APRA authorisation and Australian Securities and Investment Commission licences. Applications for credit are subject to approval. Terms and conditions are available upon request.

This has been prepared without taking into account your personal investment objectives, financial situation, or needs, it is not intended to be, and should not be, construed in any way as investment, legal or financial advice. Please consider your personal position, objectives, and requirements before taking any action.

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