

# Fees & Charges Schedule

## Lending

### Equity Access Loan / Reverse Mortgages<sup>1</sup>

#### Establishment fees

Item	Fee
Application fee	\$900.00
Future Access Fund <sup>2</sup>	\$0.00
Application fee - further advance <sup>2</sup>	\$250.00

#### Other fees relating to reverse mortgage lending

Item	Fee
Re-issue loan documents	\$100.00
Settlement arrangement fee	\$185.00

#### Other fees relating to lending

Item	Fee
Variation or title consent variation	\$250.00

#### Future access fund<sup>2</sup>

Item	Fee
via Heartland Bank Reverse Mortgages app, phone, mail or email (per drawdown)	\$0.00

#### Re-draw<sup>2</sup>

Item	Fee
via Heartland Bank Reverse Mortgages app, phone, mail or email (per drawdown)	\$0.00

#### Discharge of mortgage

Item	Fee
Discharge documentation fee	\$395.00
Legal costs on paid in full loan	\$110.00

### Home and Investment lending<sup>3</sup>

Item	Fee
Discharge documentation fee	At cost <sup>4</sup>

#### Government charges

Government charges such as stamp duty, transfer and mortgage registration or discharge fees may apply. These charges are determined by the relevant State Government and will vary from State to State.

1. Reverse Mortgage credit may be provided by Heartland Bank Australia Limited ABN 54 087 651 750 (Australian Credit Licence 245606) or ASF Custodians Pty Ltd ABN 49 106 822 780 (Australian Credit Licence 386781).

2. Available on eligible Reverse Mortgage loans only.

3. Home lending products no longer for sale.

4. External costs relating to preparation of legal documents, settlement disbursements and attendance.

**Any advice is general and doesn't take into account your personal situation. Please consider whether it's right for you.**

Heartland Bank Australia Limited ABN 54 087 651 750 (Australian Financial Services Licence / Australian Credit Licence 245606)  
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**Need to talk to us? We'd be happy to help**

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