

# HomeLend™

## NMMC Schedule of Fees and Charges

### **National Mortgage Market Corporation**

SUBSIDIARY OF BENDIGO AND ADELAIDE BANK LIMITED

National Mortgage Market Corporation  
120 Harbour Esplanade, Docklands VIC 3008  
ABN 52 006 325 640

**BENDIGO AND ADELAIDE BANK GROUP**

This Schedule of Fees and Charges (NMMC) is an important document. It provides you with information about the fees and charges that may apply in relation to your HomeLend™ mortgage loan account with National Mortgage Market Corporation Pty Ltd ABN 52 006 325 640 (NMMC; “we”).

Your NMMC HomeLend™ mortgage loan account type may be identified by designator H1, H2, H3 or H4 (term loan account), or by designator H5 (line of credit account).

NMMC HomeLend™ mortgage loan accounts are provided by NMMC as manager and Sandhurst Trustees Limited ABN 16 004 030 737 Australian Credit Licence 237906 (STL) as credit provider (lender). NMMC and STL are both subsidiaries of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/Australian Credit Licence 237879 (Bendigo Bank).

This document is effective from 1 July 2019. We may change our fees and charges from time to time and government charges may change at any time. There is no maximum limit for the amount of fees and charges we may impose.

A reference to “your credit card” within this document means a reference to a Bendigo Bank credit card provided to you by our parent company Bendigo and Adelaide Bank Limited (ABN 11 068 049 178, AFSL/Australian Credit Licence 237879). Where permitted, your Bendigo Bank credit card (if it is a Bendigo Bank Basic Black Mastercard or subsequent/other card variant that originally replaced an NMMC HomeLend™ Basic MasterCard) may be linked to a HomeLend™ account you hold with NMMC, and the reference may pertain specifically to this Bendigo Bank credit card as applicable.

For more information about the fees and charges that may apply to Bendigo Bank accounts, please refer to the Schedule of Fees, Charges and Transaction Account Rebates issued by Bendigo Bank. You can obtain a copy of that document by phoning Bendigo Bank on **1300 BENDIGO** (1300 236 344) or by visiting their website at [www.bendigobank.com.au](http://www.bendigobank.com.au).

You can obtain a copy of the current Schedule of Fees and Charges (NMMC) at any time by phoning NMMC Customer Service on 1800 061 091 or by visiting our website at [www.nmmc.com.au](http://www.nmmc.com.au).

# **Schedule of Fees and Charges**

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## **Tips on minimising your transaction fees**

There are several ways in which you can minimise your transaction fees. They include:

- By making withdrawal and deposit transactions that are free of transaction fees, such as those listed under “Fee free transactions” in the “Transaction fees” section of this document starting on page 3.
- By reducing the number of withdrawals you make.
- If using ATMs, withdrawing more cash less often may reduce the number of transactions you make.

As these tips have been prepared without taking into account your objectives, financial situation or needs, before acting on these tips you should consider how appropriate they are having regard to your objectives, financial situation and needs.

## **Fees and charges**

There are four types of fees and charges:

1. Transaction fees.
2. Other fees and charges.
3. Government charges.
4. Loan account fees and charges.

These fees are incurred when you make one of the transactions, or when you request us to process changes to your home loan account that would incur a corresponding fee or charge. Transactions that are not free transactions will incur a fee at the time of the transaction. A detailed description of these transactions can be found in the “Transaction definitions” section of this document starting on page 5.

Different fees and charges may also be applicable depending on the type of NMMC HomeLend™ mortgage loan account. Not all fees and charges may be applicable in relation to a particular NMMC HomeLend™ mortgage loan account.

Where a goods and services tax (GST) would apply to a particular fee or charge, the fee or charge amount is quoted inclusive of GST.

## **Transaction fees**

### **Fee free transactions**

<b>Transaction</b>	<b>Fee</b>
Sweep Facility (internal)	Free
Retail Purchase	Free
EFTPOS Withdrawal	Free
Bendigo Bank ATM Deposit	Free
Direct Credit (inward)	Free
Direct Debit	Free
Bendigo Bank ATM Inquiries	Free
Over the Counter Deposits	Free
Cheque Deposit (mailed to NMMC)	Free

### **e-banking transactions**

Bill Payment Withdrawal (BPAY®)	Free
e-banking Internal Transfer	Free
Phone Banking Transfer	Free
e-banking Pay Anyone Transfer	Free

### **Cheque transactions**

Bank Cheque Withdrawal	\$10.00
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**Card initiated transactions**

<b>Transaction</b>	<b>Fee</b>
Retail Purchase	Free
Non-Bendigo Bank ATM Inquiry *	Free
Non-Bendigo Bank ATM Withdrawal *	Free
Bendigo Bank ATM Withdrawal	Free
Bendigo Bank ATM Transfer	Free
Bank@Post Withdrawal	\$4.00
Bank@Post Deposit	\$4.00
Bank@Post Balance Inquiries	Free
Cash Advance	0.50% min. \$3.25
Non-Bendigo Bank International ATM Inquiry *	\$1.50
Non-Bendigo Bank International ATM Withdrawal *	\$5.00

**Branch/Agent transactions**

Cash Withdrawal (in branch)	\$1.75
Transfer (in branch)	\$1.75
Agency Withdrawal	\$1.75
EFT Credit Transfer	\$4.00

\* Other financial institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card interest will be charged from the day the transaction is completed.

**Other transactions**

Periodical Payment to Other Financial Institution	\$3.75
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## **Transaction definitions**

### **Fee free transactions**

#### **Sweep facility (internal)**

When you instruct us in writing to make a regular payment from your HomeLend™ Line of Credit account to your credit card account.

#### **Retail purchase**

When you make a payment for goods and services with your credit card by mail, telephone or Internet, or through a manual merchant facility or EFTPOS terminal where 'credit' is selected.

#### **EFTPOS withdrawal**

When you make a payment for goods and services by selecting 'savings' or 'cheque', or request cash from an EFTPOS terminal in Australia or overseas using a PIN in conjunction with your credit card.

#### **Bendigo Bank ATM deposit**

When you make a deposit of cash or cheques into a Bendigo Bank ATM. This service is only available at Bendigo Bank ATMs which have a deposit facility.

#### **Direct credit (inward)**

When you make an arrangement with a third party to transfer funds to your HomeLend™ account, often by electronic means, e.g., wages, dividends.

#### **Direct debit**

When you make an arrangement with a third party to automatically debit an account, e.g., insurance and health fund premiums, membership and subscription payments.

#### **Periodical payment (internal)**

When you instruct us in writing to make a regular payment from one HomeLend™ or Bendigo Bank account to another HomeLend™ or Bendigo Bank account.

### **Bendigo Bank ATM inquiries**

When you make an inquiry at a Bendigo Bank ATM or an ATM that forms part of a Bendigo Bank shared ATM network, using your credit card.

### **Over the counter deposits**

When you make a deposit over the counter at any Bendigo Bank branch or agent.

### **Cheque deposit**

When you mail a cheque to NMMC (at the address shown on the front of this document) for deposit to your HomeLend™ account.

### **e-banking transactions**

Note: NMMC HomeLend™ e-banking and Phone Banking facilities are provided by Bendigo Bank.

### **Bill payment withdrawal (BPAY)**

When you instruct us through Bendigo Phone Banking or Bendigo e-banking to pay a bill via the BPAY scheme.

### **e-banking internal transfer**

When you instruct us to transfer funds to a nominated HomeLend™ or Bendigo Bank account via Bendigo e-banking.

### **Phone Banking transfer**

When you instruct us to transfer funds to a nominated HomeLend™ or Bendigo Bank account via Bendigo Phone Banking.

### **e-banking Pay Anyone transfer**

When you instruct us to make a payment to another account at any financial institution within Australia using the Pay Anyone service.

### **Cheque transactions**

#### **Bank cheque withdrawal**

When you request us to provide you with a bank cheque. This fee will either be payable on request or charged to your account.



## **Card initiated transactions**

### **Non-Bendigo Bank ATM inquiry**

When you make an inquiry at a non-Bendigo Bank ATM using your credit card.

Other financial institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card interest will be charged from the day the inquiry is completed.

### **Non-Bendigo Bank ATM withdrawal**

When you make a withdrawal at a non-Bendigo Bank ATM using your credit card.

Other financial institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card interest will be charged from the day the withdrawal is completed.

### **Bendigo Bank ATM withdrawal**

When you make a withdrawal at a Bendigo Bank ATM or an ATM that forms part of a Bendigo Bank shared ATM network, using your credit card.

### **Bendigo Bank ATM transfer**

When you transfer funds from one HomeLend™ or Bendigo Bank account to another HomeLend™ or Bendigo Bank account at a Bendigo Bank ATM.

### **Bank@Post withdrawal**

When you make a withdrawal at a Bank@Post terminal in an Australia Post office using your credit card where this facility is available.

### **Bank@Post deposit**

When you make a deposit at a Bank@Post terminal in an Australia Post office using your credit card where this facility is available.

### **Bank@Post balance inquiries**

When you make a balance inquiry at a Bank@Post terminal in an Australia Post office using your credit card, where this facility is available.

## **Cash advance**

Means credit provided in the form of cash, either directly from us or from another financial institution, and credit provided through a Pay Anyone transaction, a Bendigo Phone Banking transaction, a Bendigo e-banking transaction or a balance transfer transaction.

## **Non-Bendigo Bank international ATM inquiry**

When you make an inquiry internationally at a non-Bendigo Bank ATM using your credit card.

**Other financial institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card interest will be charged from the day the inquiry is completed.**

## **Non-Bendigo Bank international ATM withdrawal**

When you make a withdrawal internationally at a non-Bendigo Bank ATM using your credit card.

**Other financial institutions may charge you a fee for using their ATMs. This fee will be displayed at the time of the transaction and allows the customer to accept or decline the fee as shown. If using your credit card interest will be charged from the day the withdrawal is completed.**

## **Branch/Agent transactions**

### **Cash withdrawal (in branch)**

When you make a cash withdrawal from your HomeLend™ or Bendigo Bank account 'over-the-counter' at a Bendigo Bank branch.

### **Transfer (in branch)**

When you make an 'over-the-counter' request at a Bendigo Bank branch to transfer funds from one HomeLend™ or Bendigo Bank account to another HomeLend™ or Bendigo Bank account (including scheduled in-branch transfers where you request one or more future-dated transfers as opposed to establishing a periodical payment or sweep facility).

### **Agency withdrawal**

When you make a cash withdrawal or request to transfer funds from one HomeLend™ or Bendigo Bank account to another HomeLend™ or Bendigo Bank account at any Bendigo Bank Agency.

### **EFT credit transfer**

When a Bendigo Bank branch accepts funds to be credited to an account at another bank.

### **Other transactions**

#### **Periodical payment to other financial institutions**

When you instruct us in writing to make a regular payment for a fixed amount from a HomeLend™ or Bendigo Bank account to an account at another financial institution. This fee is payable each time payment is made.

### **Other fees and charges**

Unless otherwise stated, the following fees and charges are payable when you request us to provide the service.

### **Cheque fees**

#### **Bank cheque replacement fee \$30.00**

When a bank cheque has been lost, destroyed or stolen and you request us to provide you with a replacement bank cheque.

#### **Bank cheque stop fee \$20.00**

Allowed only in limited circumstances. When you request us to stop payment on a bank cheque and to purchase it back.

#### **Cheque dishonour (inward)**

When you deposit a cheque into your account and that cheque is subsequently dishonoured by the financial institution on which it was drawn. This fee is charged to your account when the cheque is dishonoured.

Personal accounts	<b>Free</b>
Business accounts	<b>\$10.00</b>

**Cheque search fee** **\$60.00 per hour  
(minimum charge  
\$15.00)**

Where you request us to search and retrieve a copy of a cheque or cheques.

**Cheque special clearance** **\$15.00**

When you request us to obtain a special clearance of a cheque deposited by you.

**Cheque trace fee** **\$20.00**

Applies to each cheque where a trace to obtain information of final destination is requested. A copy of the cheque will be provided with this request.

## **International services**

### **Bank draft fees**

A bank draft is a method of transferring funds by mail and is available in many currencies.

Issue of bank draft **\$10.00**

Refund of bank draft **\$10.00**

Repurchase and reissue of bank draft **\$20.00**

Stop payment on bank draft **\$25.00**

### **Cash Passport**

The following fees apply if we arrange the purchase of a Cash Passport for you.

Bendigo Bank **\$15.00 or 1.00% of  
Account Holders amount, whichever  
is greater**

**Foreign bank notes (buying or selling)** **\$5.00 or 1.00% of  
AUD amount,  
whichever is  
greater**

When we arrange for you to purchase or sell foreign currency.

## Foreign Cheque / Collection Item Fees

### Dishonour of cash letter item

### Other bank fee applies

Applies where a foreign cheque that we have purchased from you has been dishonoured. The returning bank generally charges a fee for the dishonoured item, which will be passed on to you. The amount charged will vary from bank to bank. You should be aware that the sum to be debited to your account for the dishonoured item will be determined by applying the Bendigo Bank's prevailing foreign exchange sell rate to the foreign value of the cheque on the day we are debited for the dishonour. The debit will be backdated to the day of the original transaction. This may result in a difference between the amount being debited to your account and the amount originally credited to you.

### Purchase foreign cheque

**\$10.00**

Foreign cheques issued in the same currency as that in which the drawee institution deals, with values up to the equivalent of AUD \$30,000.00.

### Purchase collection item

**\$40.00**

All foreign cheques issued in a different currency to that in which the drawee institution deals. Foreign cheques issued in the same currency as that in which the drawee institution deals with a value greater than AUD \$30,000.00.

Charged upon receipt of fate from issuing bank (additional fees may be charged by the drawer's financial institution).

Cheques are returned to the drawee institution for clearance and funds are credited to a customer's account in Australian dollars when we receive confirmation of clearance. Settlement can take up to six weeks or longer.

### Overseas card transaction fee

2.00% of all cash advance and retail purchase transactions made in currencies other than Australian dollars. The fee is added to the total transaction amount debited to the customer's account in Australian dollars.

## **Telegraphic transfers (international)**

### **Inward telegraphic transfers in a foreign currency                    \$10.00**

Acceptance of payments in a foreign currency for swift transfer to your HomeLend™ account.

### **Inward telegraphic transfer in AUD currency                                 \$2.00**

Acceptance of payment in AUD currency for swift transfer to your HomeLend™ account.

## **Outward telegraphic transfers**

### **Issue of telegraphic transfer     \$30.00**

Payment of Australian or foreign funds for transfer to any account at a foreign financial institution. The accepting bank may charge a handling or acceptance fee which may be deducted from the total of funds upon receipt.

### **International telegraphic transfer return request                                 \$25.00**

Applies if you request the return payment of a telegraphic transfer.

### **Amendment to telegraphic transfer instructions                                 \$25.00**

Applies if you request us to change details on a telegraphic transfer after we have remitted the funds. In some instances the request may not be successful as the application of the amendment request is generally at the discretion of the receiving bank.

### **Telegraphic transfer trace fee     \$25.00**

Applies where you request us to investigate the fate of a telegraphic transfer. If the funds have not been delivered to the beneficiary due to our error this fee will be refunded to you.

### **Rejected telegraphic transfer     Other bank fee applies**

Applies where a telegraphic transfer is rejected by another bank due to incorrect or missing information that you have provided. The returning bank generally deducts a fee from the amount returned, which is passed on to you. The fee amount will vary from bank to bank.

## General fees

### Audit request

**\$60.00 per hour  
(minimum charge  
\$30.00)**

When you or your representative (e.g., your accountant) request us to provide a written statement of your financial accounts with HomeLend™/NMMC.

### Bill payment transaction trace fee

**\$20.00**

When you request us to trace a bill payment you have made through the BPAY scheme.

### Direct debit dishonour fee

**\$15.00**

Applies when a direct debit from your HomeLend™ account is dishonoured due to insufficient funds.

### Periodical payment dishonour

**\$20.00**

If you have established a periodical payment and we cannot make the payment due to insufficient funds in your HomeLend™ account then we will apply this fee after four (4) unsuccessful attempts on consecutive days.

### Security tokens (issue and replacement)

Applies to customers using the Pay Anyone and Bulk Payments services. Tokens may be used for other services (i.e., logon for Bendigo e-banking).

e-token

**Free**

One Touch

**\$20.00**

### Sweep facility rejection

**\$20.00**

If you have established a sweep facility payment and we cannot make the payment due to insufficient funds in your nominated account then we will apply this fee after one (1) unsuccessful attempt.

**Telegraphic transfer (domestic)**

Acceptance of a payment from an Australian financial institution for fast transfer to any HomeLend™ or Bendigo Bank account **\$2.00**

Payment of funds from a HomeLend™ or Bendigo Bank account for transfer to an account at any Australian financial institution ^ **\$30.00**

^ The accepting bank may charge a handling or acceptance fee which may be deducted from the total of funds upon receipt.

**Domestic telegraphic transfer remittance return request \$25.00**

Applies if you request the return payment of a telegraphic transfer.

**Amendment to telegraphic transfer instructions \$25.00**

Applies if you request us to change details on a telegraphic transfer after we have remitted the funds. In some instances the request may not be successful as the application of the amendment request is generally at the discretion of the receiving bank.

**Telegraphic transfer trace fee \$25.00**

Applies where you request us to investigate the fate of a telegraphic transfer. If the funds have not been delivered to the beneficiary due to our error this fee will be refunded to you.

**Rejected telegraphic transfer Other bank fee applies**

Applies where a telegraphic transfer is rejected by another bank due to incorrect or missing information that you have provided. The returning bank generally deducts a fee from the amount returned, which is passed on to you. The fee amount will vary from bank to bank.

**Voucher search \$60.00 per hour (minimum charge \$15.00)**

Where you request us to search and/or retrieve a voucher(s) or other documentation.

**Warrant delivery \$25.00**

Where you request us to hand-deliver a warrant to another bank or financial institution.



## **Government charges**

Unless otherwise stated, government charges or duties accrue during the month and are charged to your account on the first day of the following month.

Government charges or duties may include registration fees, other fees and stamp duties which may be payable to any relevant government body in connection with your loan agreement and/or a security.

## **Loan account fees and charges**

Loan account fees and charges are disclosed in your original loan agreement and in any related variation documentation, and may be modified by us from time to time as permitted by law, including by amending the amounts/method/frequency of charging of existing fees and charges, and by introducing new fees or charges.

Unless otherwise stated, the following fees and charges are debited to your HomeLend™ mortgage loan account or form part of the approved loan funds (as applicable) and are payable as part of the loan repayments according to your loan agreement.

### **Fees relating to general loan account operation**

**Default fee** **\$15.00**

Where an amount exceeding \$100.00 remains due and unpaid for a period of 30 days or more.

**Duplicate fee** **\$16.50**

For each copy of any document you request from us (apart from documents you are legally entitled to receive).

**Monthly service fee** **\$10.00**

All monthly service fees are charged calendar monthly on the first day of the month.

**Overdrawn account fee** **\$15.00**

Applies where your HomeLend™ line of credit loan account's debit balance exceeds the account's credit limit. You will be charged this fee each day your account is debited and your account remains overdrawn at the end of the day.

### **Additional or Higher Rate interest charges**

Where a debit balance of a line of credit HomeLend™ account exceeds that account's credit limit **6.00% p.a. above loan interest rate**

Where a term loan HomeLend™ account (re)payment is not made within seven days from the due date **2.00% p.a. above loan interest rate**

**Search fees****other party's  
fee applies**

Any amount we have to pay to any service providers acting for us, in order to obtain any searches of registers or documents we consider necessary in connection with your loan agreement and/or a security.

**Solicitor/legal fees and disbursements****other party's  
fee applies**

Any amount/s we have to pay to any solicitors acting for us in connection with your loan agreement and/or a security.

**Statement replacement fee****\$5.00**

If you request us to provide you with a replacement HomeLend™ account loan statement we will charge a fee for each statement that we reissue to you.

**Subsequent valuation fee****other party's  
fee applies**

A subsequent valuation fee may be payable if we consider it necessary to revalue a security property at any time. Where a subsequent valuation fee applies, the amount will be determined by the valuer. The amount may be debited to your HomeLend™ account, or may be payable separately by you to us for provision to the valuer, prior to the subsequent valuation being undertaken.

## **Fees relating to loan changes**

### **Break costs**

**varies**

Where you renegotiate a change to your term loan HomeLend™ account's interest rate during a period where the interest rate has been agreed not to be varied (such as for a fixed interest rate), and we estimate we incur a loss as a result of the agreed change to the interest rate. Any break costs amount payable by you is ascertained at the time of the agreed interest rate change, and is payable by you by the method as advised to you by us at that time. The formula we would use to calculate any break costs amount is given in the loan documentation.

### **Consent fee**

**\$150.00**

When we consent to your request to create a new security interest or any lease, change or dealing affecting the security property (such as a priority arrangement for a subsequent mortgage, or a subdivision of the security property).

### **Prepayment fee**

**varies**

Where you make additional payments (prepayment) to your term loan HomeLend™ account during a period where the interest rate has been agreed not to be varied (such as for a fixed interest rate), and we estimate we incur a loss as a result of accepting the prepayment. Any prepayment fee amount payable by you is ascertained by us as at the time of the prepayment, and is payable by you by the method as advised to you by us when we request payment of the fee. The formula we would use to calculate any prepayment fee amount is given in the loan documentation, along with the limit of prepayments we permit you to make without risk of incurring a prepayment fee.

### **Production fee**

**\$150.00**

Where your loan or security processing request necessitates us producing a document to any Land Titles Office.

### **Property substitution fee**

**\$300.00**

Where you ask us to substitute a new property for a security property.

**Rate renegotiation fee****\$100.00**

Where we agree to and effect your request to renegotiate a new loan interest rate. A rate renegotiation fee applies if the interest rate of your existing HomeLend™ account is amended. A rate establishment fee applies if an additional HomeLend™ account is split off from an existing HomeLend™ account (which remains), and the new interest rate applies to the additional account.

**Redraw fee**

Where you access funds you have previously prepaid to your term loan account by requesting us to manually process the redraw transaction

**Free**

Where you access your prepaid term loan funds via a redraw transaction that you complete yourself using your loan account's online redraw service

**Free**

**Repayment recalculation fee****\$50.00**

Where we recalculate your term loan HomeLend™ account minimum due repayment amount (or standard interest only payment amount, as appropriate) at your request, and one of the following three circumstances applies.

- Where you request us to change the frequency of the minimum due repayment amount applicable to your loan. For example, if your loan repayment requirement is currently calculated on a monthly basis and we advise a minimum monthly due repayment amount to you, and you ask us to instead recalculate your loan repayment requirement on a fortnightly basis and advise a minimum fortnightly due repayment amount to you.
- Where you have made extra payments into your loan (accumulating a prepaid “advance” funds amount, which may be redrawable by you), and you wish us to treat some or all of that extra payment amount as permanently paid off the loan. You can request us to “clear” some or all of your prepaid advance amount, reducing the total funds amount of your loan (which consists of your outstanding loan balance and any prepaid advance amount), and correspondingly reducing the amount of your minimum due repayment (which is calculated on the total funds amount of your loan).
- Where you make an additional lump sum payment to your loan, and you immediately request us to treat the payment as permanently paid off the loan (a principal reduction), such that your total loan funds amount is reduced. If your loan is of principal and interest repayment type, your minimum due repayment amount is recalculated and reduced accordingly. If your loan is of interest only payment type, your standard monthly interest payment is recalculated and reduced accordingly (for interest only loan accounts, the repayment recalculation fee will be deducted from the amount of the cheque you forward to us for deposit to your loan, and the remainder of the cheque funds will be the amount of the principal reduction to your loan).

**Note:** Any additional payments made to your principal and interest type loan (such as regular direct debit payments over and above the minimum due repayment amount required, or occasional lump sum payments) reduce the outstanding loan balance immediately and automatically become part of the loan’s prepaid advance amount. The repayment recalculation fee does not apply for simply making these additional permitted payments and acquiring an automatic prepaid advance amount, but is only incurred if you subsequently request us to undertake any of the specific further processing of your additional payment funds as given in the bullet points above.

## **Fees relating to loan closure**

### **Break costs**

**varies**

Where you pay out and close your term loan HomeLend™ account during a period where the interest rate has been agreed not to be varied (such as for a fixed interest rate), and we estimate we incur a loss as a result of the payout. The formula we would use to calculate any break costs amount is given in the loan documentation.

### **Discharge administration fee**

For each security that you request us to partially or fully release, and where there is a corresponding HomeLend™ account closure

**\$350.00**

For each HomeLend™ account that you request to pay out and close, where there is no corresponding security release

**\$50.00**

# **National Mortgage Market Corporation**

SUBSIDIARY OF BENDIGO AND ADELAIDE BANK LIMITED

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