

# Fee schedule for commercial contracts.

February 2025

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## Fee Schedule for Chattel Mortgage Loans with Specific Security Agreement.

FEE	DESCRIPTION OF FEE	AMOUNT
<b>Documentation or Establishment Fee</b>	Charged for set up and roll over of the Facility	\$495
<b>Legal Fee (including settlement and agent fees)</b>	Charged when solicitors need to be involved with matters relating to the documentation and settlement of loans	External Costs <sup>1</sup>
<b>Valuation Fee (for commercial property)</b>	Charged for external property valuation costs where a property valuation is required.	External Costs <sup>1</sup>
<b>Quantity Surveyors Fees</b>	Charged for external services provided by a Quantity Surveyor on construction facilities where these services are deemed by <i>Us</i> as required	External Costs <sup>1</sup>
<b>Variation Fee (including increase, extension, substitution, novation)</b>	Charged for any variations made to the loan that need documentation	\$395 - \$950
<b>Government Mortgage Registration Fee</b>	Charged when a mortgage is registered with the relevant Land Titles Office of each state	External Costs <sup>1</sup>
<b>SWIFT Fee</b>	Charged if sending payment via SWIFT	\$30
<b>Bank Cheque Fee</b>	Charged if sending payment via bank cheque (per bank cheque)	\$25
<b>Discharge Fee</b>	Charged each time a security is discharged (per security)	\$150 (PPSR Security) \$250 (property)
<b>Substitution/ Assignment/ Novation Fee</b>	Charged when substituting assigning or novating a contract	\$450 plus any applicable External Costs <sup>1</sup>
<b>Consent to lease</b>	Charged when a consent to registration of lease and production of Certificate of Title is required	\$395
<b>Trust Deed Review</b>	Charged when a trust deed requires review	\$220
<b>Application Reassessment Fee</b>	Charged when an application is reassessed	\$250
<b>Settlement Cancellation Fee</b>	Charged if a booked settlement does not proceed	\$150 per cancellation
<b>Additional Valuation Fee</b>	Charged for additional valuation required by <i>us</i>	Not ascertainable at the disclosure date

FEE	DESCRIPTION OF FEE	AMOUNT
<b>Payment Dishonour Fee</b>	Charged each time a cheque or payment made by you is dishonoured	\$45 for each dishonoured payment
<b>Break Costs</b>	Payable if you prepay an amount at a time when a <i>fixed rate</i> applies to the <i>facility</i>	Not ascertainable at the disclosure date
<b>Termination Fee</b>	Payable if you prepay the <i>principal outstanding</i> in full before the <i>expiry date</i>	Not ascertainable at the disclosure date
<b>Arrears Management and Administration Fee</b>	Charged for the management of any contract in arrears	\$140 per hour per staff required to attend
<b>Direct Debit Processing Fee</b>	Charged for each time a direct debit is received from you	\$2.99
<b>Information Fee</b>	Charged each time you request us to provide information about <i>your facility</i> , including statements	\$80 per hour per staff required to attend
<b>Credit Card Acquisition of Goods</b>	Charged when acquiring goods via BOQ Specialist credit card	1.5% of cost of goods
<b>Credit Card Payment Fee</b>	Charged when loan payment via BOQ Specialist credit card	1.5% of payment amount
<b>Special Attendance Fee</b>	Charged if you require any special attendance (for example, the production of the title for any reason, consent to a subsequent mortgage, variation or substitution of security)	\$450 plus any applicable External Costs <sup>1</sup>

All fees are inclusive of GST

<sup>1</sup>External costs represent the costs incurred by Us with a third party and passed onto You.

## Fee Schedule for Master Asset Finance Agreement.

FEE	DESCRIPTION OF FEE	AMOUNT
<b>Documentation Fee</b>	Charged for set up, rollover or variation of all agreements including escrow agreements	\$495
<b>SWIFT Fee</b>	Charged if sending payment via SWIFT	\$30
<b>Bank Cheque Fee</b>	Charged if sending payment via bank cheque (per bank cheque)	\$25
<b>Discharge Fee</b>	Charged when discharging Personal Property Security registrations (PPSR) (per security)	\$150
<b>Substitution/Assignment/Novation Fee</b>	Charged when substituting, assigning or novating an agreement	\$450
<b>Trust Deed Review</b>	Charged when a trust deed requires review	\$220
<b>Application Reassessment Fee</b>	Charged when an application is reassessed	\$250
<b>Settlement Cancellation Fee</b>	Charged if settlement has been cancelled	\$150
<b>Variation Fee</b>	Charged for varying the terms of an agreement	\$395
<b>Payment Dishonour Fee</b>	Charged each time a cheque or payment made by <i>you</i> is dishonoured	\$45
<b>Arrears Management and Administration Fee</b>	Charged at the end of each month in which <i>you</i> are in default	\$140 per hour per staff required to attend
<b>Direct Debit Processing Fee</b>	Charged for each time a direct debit is received from <i>you</i>	\$2.99
<b>Information Fee</b>	Charged each time <i>you</i> request us to provide information about <i>your</i> agreement, including statements.	\$80 per hour per staff required to attend
<b>Break Costs</b>	Payable if a lease agreement or rental agreement is terminated before expiration of the term of that agreement	Not ascertainable at the <i>commencement date</i>
<b>Termination Fee</b>	Payable if a lease agreement or rental agreement is terminated before expiration of the term of that agreement	\$230

FEE	DESCRIPTION OF FEE	AMOUNT
<b>Escrow Services Fee</b>	<p>An escrow services fee is payable at the end of each escrow agreement <i>you</i> make with <i>us</i> under this master agreement.</p> <p>You must pay the relevant <i>escrow services fee</i> to <i>us</i> if we terminate the agreement under clause 22.3 or you elect to pay out the escrow agreement under clause 24.8.</p> <p>Otherwise, the <i>escrow services fee</i> will be included in the amount we finance under the corresponding lease agreement or rental agreement, and included in the rent we determine to be payable under that agreement.</p>	<p>1.10% of the total amount of all components acquired by us on your behalf (where the total amount acquired is equal to or less than \$200k)</p> <p>0.80% of the total amount of all components acquired by us on your behalf (where the total amount acquired is greater than \$200k and equal to or less than \$500k)</p> <p>0.50% of the total amount of all components acquired by us on your behalf (where the total amount is greater than \$500k)</p>
<b>Credit Card Acquisition of Goods on Escrow</b>	Charged when acquiring goods on escrow via BOQ Specialist credit card	1.5% of cost of goods
<b>Credit Card Payment Fee</b>	Charged when rental payment made via BOQ Specialist credit card	1.5% of payment amount
<b>Special Attendance Fee</b>	Charged if <i>you</i> require any special attendance (for example, the production of the title for any reason, consent to a subsequent mortgage, variation or substitution of security)	\$450 plus any applicable External Costs <sup>1</sup>

All fees are inclusive of GST.

<sup>1</sup> External costs represent the costs incurred by *Us* with a third party and passed onto *You*.

## Fee Schedule for Facility Agreement – Business Term Loan.

FEE	DESCRIPTION OF FEE	AMOUNT
<b>Documentation or Establishment Fee</b>	Charged for the set up of the <i>facility</i> Charged for roll over of the <i>facility</i>	As per <i>schedule</i> \$495
<b>Legal Fee (including settlement and agent fees)</b>	Charged when solicitors need to be involved with matters relating to the documentation and settlement of loans	External Costs <sup>1</sup>
<b>Valuation Fee (for commercial property)</b>	Charged for external property valuation costs where a property valuation is required	External Costs <sup>1</sup>
<b>Quantity Surveyors Fees</b>	Charged for external services provided by a Quantity Surveyor on construction facilities where these services are deemed by <i>Us</i> as required	External Costs <sup>1</sup>
<b>Variation Fee (including increase, extension, substitution, novation)</b>	Charged for any variations made to the loan that need documentation	\$395 - \$950
<b>Government Mortgage Registration Fee</b>	Charged when a mortgage is registered with the relevant Land Titles Office of each state	External Costs <sup>1</sup>
<b>SWIFT Fee</b>	Charged if sending payment via SWIFT	\$30
<b>Bank Cheque Fee</b>	Charged if sending payment via bank cheque (per bank cheque)	\$25
<b>Government Stamp Duty</b>	Charged if a NSW deal and stamp duty applies	If applicable*
<b>Discharge Fee</b>	Charged each time a security is discharged (per security)	\$150 (PPSR security) \$250 (property)
<b>Substitution/ Assignment/ Novation Fee</b>	Charged when substituting, assigning or novating a contract	\$450 plus any applicable External Costs <sup>1</sup>
<b>Consent to Lease</b>	Charged when a consent to registration of lease and production of Certificate of Title is required	\$395
<b>Trust Deed Review</b>	Charged when a trust deed requires review	\$220
<b>Application Reassessment Fee</b>	Charged when an application is reassessed	\$250
<b>Settlement Cancellation Fee</b>	Charged if a booked settlement does not proceed	\$150 per cancellation
<b>Additional Valuation Fee</b>	Charged for additional valuation required by <i>us</i>	Not ascertainable at the disclosure date
<b>Payment Dishonour Fee</b>	Charged each time a cheque or payment made by <i>you</i> is dishonoured	\$45 for each dishonoured payment

FEE	DESCRIPTION OF FEE	AMOUNT
<b>Break Costs</b>	Payable if <i>you</i> prepay an amount at any time when a fixed rate applies to the facility	Not ascertainable at the <i>drawdown date</i>
<b>Termination Fee</b>	Payable if <i>you</i> prepay the principle outstanding in full before the expiry date	Not ascertainable at the <i>drawdown date</i>
<b>Arrears Management and Administration Fee</b>	Charged for the management of any contract in arrears	\$140 per hour per staff required to attend
<b>Monthly Account Keeping Fee</b>	Charged monthly in arrears (with the first payment due one month after the <i>drawdown date</i> ) for the provision and maintenance of the <i>facility</i>	\$25 per month
<b>Information Fee</b>	Charged each time <i>you</i> request <i>us</i> to provide information about <i>your</i> facility, including statements	\$80 per hour per staff required to attend
<b>Special Attendance Fee</b>	Charged if <i>you</i> require any special attendance (for example, the production of the title for any reason, consent to a subsequent mortgage, variation or substitution of security)	\$450 plus any applicable External Costs <sup>1</sup>
<b>Credit Card Payment Fee</b>	Charged when loan payment via BOQ Specialist credit card	1.5% of payment amount
<b>Construction fee</b>	Charged on expiry date which is the day on which the final repayment is due under the repayment schedule	1.10% of the total amount of the principal outstanding (where the total amount of escrow finance is equal to or less than \$200k) 0.80% of the total amount of the principal outstanding (where the total amount of escrow finance is greater than \$200k and equal to or less than \$500k) 0.50% of the total amount of the principal outstanding (where the total amount of escrow finance is greater than \$500k)

All fees are inclusive of GST.

<sup>1</sup> External costs represent the costs incurred by *Us* with a third party and passed onto *You*.

## Fee Schedule for Facility Agreement - Bank Guarantee.

FEE	DESCRIPTION OF FEE	AMOUNT
<b>Documentation or Establishment Fee</b>	Charged for the set up of the <i>facility</i>	As per <i>schedule</i>
<b>Legal Fee (including settlement and agent fees)</b>	Charged when solicitors need to be involved with matters relating to the documentation and settlement of loans	External Costs <sup>1</sup>
<b>Valuation Fee</b>	Charged for external property valuation costs where a property valuation is required	External Costs <sup>1</sup>
<b>Variation Fee (including increase, extension, substitution, novation)</b>	Charged for any variations made to the loan that need documentation	\$795
<b>Discharge Fee</b>	Charged each time a security is discharged (per security)	\$150 (PPSR security) \$250 (property)
<b>Bank Guarantee Fee</b>	Charged annually in advance at a rate per annum on the face value of each Bank Guarantee	3.95% per annum or 2.95% per annum if secured by cash
<b>Settlement Cancellation Fee</b>	Charged if a booked settlement does not proceed	\$150 per cancellation
<b>Payment Dishonour Fee</b>	Charged each time a cheque or payment made by <i>you</i> is dishonoured	\$45 for each dishonoured payment
<b>Arrears Management and Administration Fee</b>	Charged for the management of any contract in arrears	\$140 per hour per staff required to attend
<b>Information Fee</b>	Charged each time the Borrower request <i>us</i> to provide information about the facility, including statements	\$80 per hour per staff required to attend
<b>Special Attendance Fee</b>	Charged if the Borrower requires any special attendance (for example, the production of the title for any reason, consent to a subsequent mortgage, variation or substitution of security)	\$450 plus any applicable External Costs <sup>1</sup>

All fees are inclusive of GST.

<sup>1</sup>External costs represent the costs incurred by us with a third party and passed on to the Borrower.



## Fee Schedule for Facility Agreement – Business Overdraft Facility (Secured).

FEE	DESCRIPTION OF FEE	AMOUNT
<b>Documentation or Establishment Fee</b>	Charged for the set up of the <i>facility</i>	<i>As per schedule</i>
<b>Legal Fee (including settlement and agent fees)</b>	Charged when solicitors need to be involved with matters relating to the documentation and settlement of loans	External Costs <sup>1</sup>
<b>Valuation Fee</b>	Charged for external property valuation costs where a property valuation is required	External Costs <sup>1</sup>
<b>Quantity Surveyors Fees</b>	Charged for external services provided by a Quantity Surveyor on construction facilities where these services are deemed by <i>Us</i> as required	External Costs <sup>1</sup>
<b>Variation Fee (including increase, extension, substitution, novation)</b>	Charged for any variations made to the loan that need documentation	\$395 - \$950
<b>Government Mortgage Registration Fee</b>	Charged when a mortgage is registered with the relevant Land Titles Office of each state	External Costs <sup>1</sup>
<b>SWIFT Fee</b>	Charged if sending payment via SWIFT	\$30
<b>Bank Cheque Fee</b>	Charged if sending payment via bank cheque (per bank cheque)	\$25
<b>Discharge Fee</b>	Charged each time a security is discharged (per security)	\$150 (PPSR security) \$250 (property)
<b>Substitution/ Assignment/ Novation Fee</b>	Charged when substituting, assigning or novating a contract	\$450 plus any applicable External Costs <sup>1</sup>
<b>Consent to Lease</b>	Charged when a consent to registration of lease and production of Certificate of Title is required	\$395
<b>Trust Deed Review</b>	Charged when a trust deed requires review	\$220
<b>Application Reassessment Fee</b>	Charged when an application is reassessed	\$250
<b>Settlement Cancellation Fee</b>	Charged if a booked settlement does not proceed	\$150 per cancellation
<b>Additional Valuation Fee</b>	Charged for additional valuation required by <i>us</i>	Not ascertainable at the disclosure date
<b>Payment Dishonour Fee</b>	Charged each time a cheque or payment made by <i>you</i> is dishonoured	\$45 for each dishonoured payment

FEE	DESCRIPTION OF FEE	AMOUNT
<b>Arrears Management and Administration Fee</b>	Charged for the management of any contract in arrears	\$140 per hour per staff required to attend
<b>Direct Debit Processing Fee</b>	Charged for each time a direct debit is received from <i>you</i>	\$1.99
<b>Information Fee</b>	Charged each time <i>you</i> request us to provide information about <i>your</i> facility, including statements	\$80 per hour per staff required to attend
<b>Special Attendance Fee</b>	Charged if you require any special attendance (for example, the production of the title for any reason, consent to a subsequent mortgage, variation or substitution of security)	\$450 plus any applicable External Costs <sup>1</sup>
<b>Credit Card Payment Fee</b>	Charged when loan payment via BOQ Specialist credit card	1.5% of payment amount

All fees are inclusive of GST.

<sup>1</sup> External costs represent the costs incurred by *Us* with a third party and passed onto *You*.

## Fee Schedule for Facility Agreement – Market Rate Loan.

FEE	DESCRIPTION OF FEE	AMOUNT
<b>Additional Security Fee</b>	Payable when more than one security is required by BOQ	\$150
<b>Arrears Management and Administration Fee</b>	Charged for the management of any contract in arrears	\$140 per hour per staff required to attend
<b>Bank Cheque Fee</b>	Charged if sending payment via bank cheque (per bank cheque)	\$25
<b>Break Cost &amp; Break Cost Administration Fee</b>	<i>Break Cost</i>	Not ascertainable at the <i>drawdown date</i>
	<p>Break Cost Administration Fee</p> <p>The Break Cost Administration Fee and <i>Break Costs</i> are charged in accordance with your <i>Facility Agreement</i>, and may be payable if:</p> <ul style="list-style-type: none"> <li>You repay the <i>facility</i> either in whole or part early (that is before the expiry date) on any day other than: <ul style="list-style-type: none"> <li>the day after the end of a <i>fixed rate period</i> in the case of a <i>fixed rate market loan</i>.</li> <li>An <i>interest payment date</i> in the case of a <i>variable market rate loan</i> or an <i>interest capitalised variable market rate loan</i>.</li> <li>The day after the end of an <i>interest pre-paid period</i> in the case of an <i>interest pre-paid market rate loan</i>.</li> </ul> </li> <li>A <i>fixed rate period</i> if broken by you paying out the loan or changing loan types or as a consequence of a default causing the full amount of the loan to fall due to payment.</li> <li>You make partial repayments that exceed the allowable limits in any 12 month period during a <i>fixed rate period</i>.</li> <li>A <i>Break Cost event</i> occurs and we make a loss from re-arranging our funding.</li> </ul>	\$250
<b>Consent to Lease</b>	Charged when a consent to registration of lease and production of Certificate of Title is required.	\$450 plus any applicable External costs <sup>1</sup>
<b>Construction Loan Fee</b>	Contract Builder	\$250
	Owner Builder	\$500
	Allows up to 4 drawings, with each additional drawing \$100	
<b>Government Mortgage Registration Fee</b>	Charged when a mortgage is registered with the relevant Land Titles Office of each state	External Costs <sup>1</sup>
<b>Government Stamp Duty</b>	Charged if a NSW deal and stamp duty applies	If applicable*
<b>Information Fee</b>	Charged each time you request us to provide information about your <i>facility</i> including statements	\$80 per hour per staff required to attend

FEE	DESCRIPTION OF FEE	AMOUNT
<b>Legal Fee (including settlement and agent fees)</b>	Charged when solicitors need to be involved with matters relating to the documentation and settlement of loans	External Costs <sup>1</sup>
<b>Line Fee</b>	Line fee is charged as detailed in the <i>schedule</i> for your loan. It is calculated daily from the <i>initial drawdown date</i> on the <i>facility limit</i> .	As per <i>Schedule</i>
<b>Loan Service Fee</b>	A monthly account keeping fee is payable by you for the provision and maintenance of the facility.	As per <i>Schedule</i>
<b>Quantity Surveyors Fees</b>	Charged for external services provided by a Quantity Surveyor on construction facilities where these services are deemed by <i>Us</i> as required	External Costs <sup>1</sup>
<b>Security Release Fee</b>	Charged each time a security is discharged (per security)	\$350
<b>Security Substitution Fee</b>	Payable if we agree to substitution of a security for another security	\$300
<b>Settlement Fee</b>	Payable for completing settlement of your facility	\$150
<b>Special Attendance Fee</b>	Charged if <i>you</i> require any special attendance (for example, the production of the title for any reason, consent to a subsequent mortgage, variation or substitution of security)	\$450 plus any applicable External Costs <sup>1</sup>
<b>SWIFT Fee</b>	Charged is sending payment via SWIFT	\$30
<b>Switching Fee</b>	Payable whenever <i>your</i> account is converted to another type of account at <i>your</i> request. This includes variations such as switching facility type or changing interest periods	\$300
<b>Trust Deed Review</b>	Charged when a trust deed requires review	\$220
<b>Undrawn Loan Fee</b>	Undrawn Loan fee is charged as detailed in the <i>schedule</i> for your loan. It is calculated daily from the <i>initial drawdown date</i> on the unused portion of the facility limit during each day.	As per <i>schedule</i>
<b>Upfront Documentation Fee</b>	Charged for the set-up of the <i>facility</i>	As per <i>schedule</i> 0.75% of loan limit
<b>Valuation Fee</b>	Charged for external valuation costs where a valuation is required	External Costs <sup>1</sup>
<b>Variation Fee (including increase, term extension etc.)</b>	Charged for any variations made to the loan that need documentation	\$395 - \$950

All fees are inclusive of GST.

<sup>1</sup> External costs represent the costs incurred by *Us* with a third party and passed onto *You*.



## Client service centre.

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