

Schedule of Fees and Charges for Home Loans

Dated 24 November 2022

For a full list of general fees and charges, including transaction fees that may apply to Home Loans and the Offset Savings Account, please refer to the Personal Banking Booklet, Home Loan Terms and the letter of offer provided once your home loan is approved.

Initial fees and charges	When it's payable	Amount
Establishment fee	When HSBC processes your loan application	\$600
Loan settlement fee	When you first draw on the loan	\$150
*PEXA electronic transaction service fee	When we settle your loan electronically	The amount the electronic settlement operator charges us, which we will charge to you, refer to www.pexa.com.au/pricing/ for details.
Valuation fee	When any valuation is required as part of your loan application	The amount the valuer charges us, which we will charge to you.
Loan splitting fee	When you first draw on the loan (for a fourth loan account or more)	\$100
Home Loan Package fee	Payable when you have selected the home loan package, and you first draw on your loan, or enter the package through a variation; and annually in advance on the second business day of each settlement anniversary month of your loan. It is payable in addition to your monthly loan repayment	\$390 (eligible HSBC Premier or Global Premier customers receive 50% discount to this annual fee subject to the terms at www.hsbc.com.au/premier)
Lenders' Mortgage Insurance	For mortgage insured loans and when you first draw on your loan	The amount the insurer charges us, which we will charge to you.
Search fees	When we conduct searches (e.g. Land Titles Office)	The amount charged for title searches on the property
Guarantor preparation fee	When there is a guarantor and we prepare a guarantee document	\$100
Multiple security property fee	When we prepare each mortgage for the third security or more. Payable in addition to any other security preparation fees	\$150
Fixed Rate Lock fee	When you first draw on the fixed loan and you opt in for Rate Lock	\$ 750

Discharge and break costs	When it's payable	Charge
Discharge fee	When we discharge any mortgages related to the security	\$300
*PEXA electronic transaction service fee	When we settle your loan electronically	The amount the electronic settlement operator charges us, which we will charge to you, refer to www.pexa.com.au/pricing/ for details.
Break costs	<p>Payable if during any fixed interest period you:</p> <ul style="list-style-type: none"> ○ switch to a different interest rate; or ○ you switch products for any reason (including because we have required repayment under your loan contract); or ○ prepay more than \$10,000 <ul style="list-style-type: none"> - during any 12-month period starting on the date the interest rate was first fixed; or - in any following consecutive 12-month period. 	<p>We'll only charge break costs on the amount prepaid or switched.</p> <p>The break cost will be the difference between:</p> <ul style="list-style-type: none"> ○ the rate we used to fund your loan account at the start of the interest period or Fixed Rate period; and ○ the rate we reasonably estimate we will be charged for funds over the remaining period (we'll adjust this rate to reflect that break costs will be received by us at the time of the prepayment/switch and not over the remaining period). <p>Important: these break costs can be significant. Please contact us for an estimate before deciding to break your fixed rate account.</p>
Fees for other services	When it's payable	Amount
Consent / Production of title fee	When we consider a request you make for us to consent to something or where we produce a certificate of title	\$100
Loan variation fee	When we agree to vary your loan agreement	\$300
Construction loans	When it's payable	Amount
Progress payment administration fee	When the valuer performs each progress inspection valuation	\$200
Progress payment valuation fee	When we get a progress payment request	The amount the valuer charges us, which we will charge to you
Final valuation fee	When you make a final payment request	The amount the valuer charges us, which we will charge to you.

*Effective 2 December 2022

Please note we may change, and introduce fees and charges but if we do, we'll tell you. Refer to the Personal Banking Booklet for more information.

If you have any questions: Ask at any HSBC branch Call 1300 301 168 Go to hsbc.com.au