



## Schedule of Fees and Charges for Home Loans

Dated 28 February 2025

This is a summary of the fees and charges that can apply to your home loan. 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 (incoming security)	When we settle your loan electronically.	The amount the electronic settlement operator charges us, which we will charge to you, refer to <a href="http://www.pexa.com.au/pricing">www.pexa.com.au/pricing</a> 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	If you have selected the home loan package, payable when: <ul style="list-style-type: none"> <li>• you first draw on your loan, or enter the package through a variation; and</li> <li>• annually in advance on the second business day of each settlement anniversary month of your loan.</li> </ul> This fee 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 <a href="http://www.hsbc.com.au/premier">www.hsbc.com.au/premier</a> )
Lenders' Mortgage Insurance	For mortgage insured loans, 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. Lane 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

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Discharge and break costs	When it's payable	Charge
Discharge fee	When we discharge any mortgages related to the security.	\$395
PEXA electronic transaction service fee (outgoing security)	When we settle your loan electronically.	The amount the electronic settlement operator charges us, which we will charge to you, refer to <a href="http://www.pexa.com.au/pricing">www.pexa.com.au/pricing</a> for details.
Break costs	<p>Payable if during any fixed interest period you:</p> <ul style="list-style-type: none"> <li>• switch to a different interest rate; or</li> <li>• you switch products for any reason (including because we have required repayment under your loan contract); or</li> <li>• prepay more than \$10,000 <ul style="list-style-type: none"> <li>– during any 12-month period starting on the date the interest rate was first fixed; or</li> <li>– in any following consecutive 12-month period.</li> </ul> </li> </ul>	<p>The break cost will be charged on the amount prepaid or switched and will be the difference between:</p> <ul style="list-style-type: none"> <li>• the rate we used to fund your loan account at the start of the interest period or Fixed Rate period; and</li> <li>• 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).</li> </ul> <p>Please see the Fixed Rate Handout for further information including a more detailed summary of how we calculate break costs.</p> <p><b>Important:</b> 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

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Construction loans	When it's payable	Amount
Progress payment administration fee	When you first draw on the loan, this fee is paid once for administration related to progress payments. Excludes any progress payment valuations.	\$200
Progress payment valuation fee	When the valuer performs each progress inspection valuation.	The amount the valuer charges us, which we will charge to you.
Final valuation fee	When the valuer performs the final inspection valuation.	The amount the valuer charges us, which we will charge to you.

Please note we may change, and introduce fees and charges but if we do, we'll tell you. Refer to the Home Loan Terms for the changes we can make, the reasons why we can make those changes and how and when we will tell you.

**If you have any questions:** Ask at any HSBC branch; Call 1300 308 008; Go to [hsbc.com.au](https://www.hsbc.com.au)