



Fees and charges for Home Loans

Dated 19 July 2020

This lists the fees and charges that may apply to your HSBC 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 or before you first draw on the loan.	\$600
Loan settlement fee	When you first draw on the loan.	\$150
Valuation fee	By cheque and upon application or at the time of valuation.	What we're charged for this by the valuer or assessor.
Loan splitting fee	For a fourth loan account or more.	\$100
Lenders' Mortgage Insurance	For mortgage insured loans.	What we're charged for this by the insurer.
Search fees	When you first draw on the loan.	What we're charged for title searches on the property.
Other initial Fees and Charges	When it's payable	Amount
Company applicant processing fee	For company applications and you first draw on the loan.	\$200
Guarantor preparation fee	When there is a guarantor and you first draw on the loan.	\$100
Trust structure fee	When there is a trust and you first draw on the loan.	\$150
Multiple security property fee	Payable per security where we take more than two securities and when first draw on the loan.	\$150
Non-standard security fee	When you first draw on the loan.	\$200
Discharge Fee & Break Costs	When it's payable	Amount
Discharge fee	When you ask us to discharge the mortgage over the security property.	\$300

Break costs (for more information, please refer to the Break Cost Facts Sheet on the Public Website)	<p>We'll only charge break costs on the amount:</p> <ul style="list-style-type: none"> • prepaid or switched; or • if you've told us you're going to prepay or switch, and you fail to do so. <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 can get funds for 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>Payable if during any fixed interest period you:</p> <ul style="list-style-type: none"> • switch to a different interest rate; or • you tell us you want to prepay or switch products for any reason (including because we have required repayment under your loan contract) and you don't actually do this; or • prepay more than \$10,000 - during any 12 month period starting on the date the interest rate was first fixed; or - in any of the following 12 month periods.
Fees for other services	When it's payable	Amount
Consent / Production of title fee	When you request a consent or other production of title matters.	\$100
Loan variation fee	When we agree to vary your loan agreement.	\$300
Construction Loans Fees	When it's payable	Amount
Progress payment administration Fee	When you first draw on the loan.	\$200
Progress payment valuation fee	When we get a progress payment request.	This is a fee the valuer charges us and we'll charge this to you.
Final valuation fee	When you make a final payment request.	This is a fee the valuer charges us and we'll charge this to you.

Please note we may change, and introduce fees and charges but we'll tell you if we do. 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