

## HOME LOANS

	Application Fee*	Mortgage Processing Fee <sup>^</sup>	Fees
IMB Introductory Variable Home Loan	\$445	\$323.74	\$10 per month
IMB Budget Home Loan	\$445	\$323.74	NIL
IMB Essentials Home Loan <90% LVR Ω	NIL	NIL	NIL
IMB Essentials Home Loan >90% LVR	NIL	\$323.74	NIL
IMB Essentials Investment Home Loan <=90% LVR	\$445	\$323.74	NIL
IMB Fixed Rate Home Loan	\$445	\$323.74	\$6 per month
IMB Standard Variable Home Loan	\$445	\$323.74	NIL
IMB Accelerator Home Loan	NIL	\$323.74	NIL
IMB Equity Line Advantage	\$445	\$323.74	NIL

## PERSONAL LOANS

	Application Fee	Monthly Fees
IMB New Car Loan	\$250	NIL
IMB Unsecured Personal Loan	\$250	NIL
IMB Secured Personal Loan	\$250	NIL
IMB Personal Credit Line	NIL	NIL

## Other Home Loan Fees & Charges

Additional Loan Application Fee	\$300	Fee applies and is payable on settlement for additional loans with no new security. Any
Additional Valuation Costs	At cost	If the loan is to be against more than one security, additional valuation costs will be payable at time of application.
Closure Fee	\$50	Fee applies to all Variable Rate Home Loan products. Break Costs and ARC fees apply to Fixed Rate Home Loan products.
Redraw Fee	Nil	Redraws are FREE via Internet, otherwise \$50 fee applies.
Split Loan	\$100	for each additional split. Does not apply to Platinum Package Home Loan.
PEXA Fees	Single Title \$52.58 Multiple Titles \$67.65	Payable to PEXA to cover mandatory electronic settlement of transaction.
Personal Property Securities Register (PPS) fee	\$25.12	Payable to IMB Ltd for the initial PPS enquiry and the registration of the encumbrance on the PPS files.

<sup>^</sup> Include legal and title insurance fees.

Ω Offer available for a limited time only for IMB Essentials Home Loans with a Loan to Value Ratio (LVR) of less than 90%. For all IMB Essentials Home Loans with an LVR of greater than 90% normal mortgage processing fees apply.

\*Fees quoted are for new applications only. Application fee includes one standard valuation. Non-standard and valuation costs over & above single/primary security are to be covered by the borrower. Other fees and charges may apply.

Normal IMB lending criteria, terms and conditions, fees and charges apply. A full list of fees and charges will be provided if loan is approved.