



Loan Fees and Charges

- Home Loans
- Personal Loans
- Business/Commercial Loans
- Overdraft Fees
- Loan Enforcement Expenses

Effective 5th September 2025

ABN 69 087 651 812 AFSL/Australian Credit Licence 239446

Home Lending Fees	
Loan establishment fee – new property mortgage	\$800
Loan establishment fee – existing property mortgage	\$500
Guarantee fee	\$500
Valuation fee (including progress inspections)	At cost (minimum \$300)
Solicitors' costs	At cost
Pexa fee	At cost
Government charges (if applicable)*	At cost
Title production fee	\$50 plus costs
Product Variation Fees	
Product switch e.g. variable to fixed [^]	\$800
Varying a repayment type	\$500
Security Variation Fees	
Discharge of Mortgage	\$350
Pexa Fees	At cost
Other Fees	
Redraw in branch	\$50
Fixed rate early termination (Break Costs) Fee ^{^^}	At cost

Personal Lending Fees	
Loan establishment fee	\$400

Business/Commercial Loan and Overdraft Lending Fees	
Loan establishment fee	From \$1,000
Renegotiation	\$500
Business guarantees establishment fee	\$500
Business overdraft facility fee (charged quarterly)	1% of approved limit

Credit eligibility criteria, terms and conditions, fees and charges apply. For further details, including product-specific features and requirements, please visit centralmurray.bank or call us on 03 5744 3713 or email Info@centralmurray.bank

Government charges include but are not limited to:

- Stamp Duty
- Registration of Mortgage
- Release of Mortgage
- Transfer of Ownership
- Change of name on title
- Settlement Notice

[^] Fee to change from variable loan to fixed rate product

^{^^} If switching from a fixed rate to a variable rate or discharging a mortgage with a fixed rate, an early termination fee is payable. Refer to the fact sheet – Fixed loan rates.

Central Murray Bank Head Office

Central Murray Credit Union Limited trading as Central Murray Bank

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