

MyLife MyFinance loans

keeping banking simple



schedule of fees and charges



An establishment fee applies to approved loans as follows:

Personal & Car Loans \$125.00

Mortgage Loans

Set-up fee \$695.00

Top-up (further advance) \$250.00

Re-documentation Fee \$250.00

Reverse Mortgage

Set-up fee \$1050.00

Monthly Administration Fee \$8.00

Government fees and charges are applicable on all mortgages. No penalties apply to loans for additional payments and/or early pay outs.

Other Loan Costs Applicable

Recontracting fee \$50.00

Personal Property Security Register at cost

Revaluation fee \$275.00 – \$360.00

Progress Valuation (Constuction loan) \$154.00

Discharge of Mortgage Fee at cost

Caveat Registration at cost

Caveat Withdrawal at cost

Loan Packaging Fee \$395.00

(To include offset facility) (Annually)
Debited to loan at settlement and then annually on anniversary date of funding.

PRODUCT ISSUER DETAILS

Name
MyLife MyFinance Limited
trading as MyLife MyFinance.

ABN
54 087 651 750

AFSL / Australian Credit Licence Number 245606

Address
Level 2, 535 Bourke Street
MELBOURNE VIC 3000

Telephone
(03) 9629 4484
1800 013 042 (Country Victoria Members)

Fax
(03) 9629 4130

Web Site
www.mylifemyfinance.com.au

This Supplementary Product Disclosure Statement (SPDS) must be read in conjunction with MyLife MyFinance’s Product Disclosure Statement (PDS). The information contained herein is up to date at the time of issue to customers.

Supplementary Product Disclosure Statement

As at 05 August, 2016



This is a Supplementary Product Disclosure Statement (SPDS) containing important information regarding MyLife MyFinance’s Schedule of Fees and Charges. MyLife MyFinance recommends that you read this SPDS in conjunction with the Product Disclosure Statement (PDS) it supplements for financial products, general information relevant to all products and non-cash payment products and services and their related Terms and Conditions, before deciding to acquire the products and services. This SPDS has been prepared to assist you with the understanding of the significant features of the products and services to enable you to make informed choices about the products and services before you acquire it.

fees & charges

Products & Services

This schedule of Fees & Charges should be read carefully in conjunction with our Product Disclosure Statement (PDS). You can obtain a copy of this PDS by ringing (03) 9629 4484, or 1800 013 042 if you live in country Victoria. Alternatively, visit www.mylifemyfinance.com.au

Administration Fee

A \$5.00 Administration Fee will be charged to your primary Access account each month.

You can open additional accounts at no extra charge to help you budget better.

The fee is waived if you are under 18 years of age, over 65 years of age, or a full-time student under 25 years of age.

No charges will apply for the following:

- Initial issue and renewal of your Access Card and PIN*
- Subsequent PIN changes
- Statements twice a year**
- Initial set up of Periodical Payment instructions and subsequent amendments
- Internet Banking Services including BPay

* Available for use in Commonwealth Bank ATM's and all EFTPOS outlets Australia-wide

** Customers with a Line of Credit receive a monthly statement; Customers with a Personal Cheque Book receive a statement in any month they write a cheque and the cheque is presented to their account .

*** A monthly rebate of up to \$8.00 in total will apply against the combined ATM Withdrawals and EFTPOS transactions made and charged to the account during the month. The rebate cannot exceed the actual charges incurred during the month (in the event the ATM /EFTPOS transactions total less than \$8.00.)

Dormancy

In the event an account is inactive (a transaction has not been initiated for a period of at least 12 months), the account will be declared Dormant and a "Dormant Account Fee" will be charged (refer Summary of Charges).

Overdrawn Account

If your savings account becomes overdrawn for any reason at anytime during the month, an "Overdrawn Account Fee" per occurrence will be debited to your account (refer Summary of Charges).

Interest Adjustments on Early Redemption

Should you wish to redeem your investment (including your Christmas Club) prior to maturity, your request may or may not be approved. If approved, an interest adjustment up to the full value of the accrued interest will apply. An "Early Redemption" service fee applies (refer Summary of Charges).

MyLife MyFinance

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ABN 54 087 651 750 AFSL 245 606
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summary of charges

• Administration (per month)	\$5.00
• EFTPOS Transaction***	\$0.60
• ATM Withdrawal***	\$2.00
• Balance Enquiry	\$2.00
• Counter Cheques (per cheque)	\$5.00
• Lost or Replacement Card	\$5.00
• Periodical Payments	
(1) Cheque	\$5.00
(2) Bulk Payee	\$1.00
(3) External Funds Transfer (ExtFT)	\$1.00
• Periodical Payment Failure	
(1) Internal	\$2.00
(2) External	\$10.00
• External Funds Transfer (ExtFT) – 'One Off'	\$5.00
• ExtFT Dishonour (Inward)	\$20.00
• Direct Debit Transaction	\$1.00
• Direct Debit Dishonour	\$20.00
• Cheque Book Order	
(1) 25 Cheques	\$17.50
(2) 50 Cheques	\$35.00
• Lost/Stolen Cheque Book	\$35.00
• Stop Cheque Request	\$15.00
• Presented Stop Cheque	\$5.00
• Cheque Dishonour (Outward)	\$20.00
• Cheque Dishonour (Inward)	\$20.00
• Special Answer	\$15.00
• Early Redemption	\$10.00
• Overdrawn Account	\$10.00
• Statement Copy	\$5.00
• Dormant Account (per annum)	\$30.00
• Power of Attorney Lodgment	\$10.00
• Administrator Lodgment	\$10.00
• Deceased Account (per month)	\$20.00
• Stale Cheque (re-credited to account)	\$35.00
• Voucher/Information Retrieval (per hour)	\$60.00
Minimum fee	\$20.00

