

# ● schedule of fees and charges

Effective 11 September, 2017

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. You can obtain a copy of this PDS by ringing (03) 9629 4484 or visit [www.mylifemyfinance.com.au](http://www.mylifemyfinance.com.au)

The information contained herein is up to date at the time of issue to customers.

## Product Issuer Details

### Name

MyLife MyFinance Limited  
trading as MyLife MyFinance.

### ABN

54 087 651 750

### AFSL / Australian Credit Licence Number

245606

### Address

Level 1, 535 Bourke Street  
MELBOURNE VIC 3000

### Telephone

(03) 9629 4484

### Fax

(03) 9629 4130

### Web Site

[www.mylifemyfinance.com.au](http://www.mylifemyfinance.com.au)

## Loans

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

### Reverse Mortgage

Set-up fee \$1050.00  
(includes legal costs and Loan Establishment fee)

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

Personal Property Security Register at cost

Revaluation fee at cost

Progress Valuation (Construction loan) at cost

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.

## Summary of other Account Charges

• ATM Withdrawal***	\$2.00
• Counter Cheques (per cheque)	\$5.00
• Periodical Payments	
(1) Cheque	\$5.00
(2) Bulk Payee	\$1.00
• Branch Initiated External Funds Transfer (ExtFT) – 'One Off'	\$10.00
• ExtFT Dishonour (Inward)	\$20.00
• Direct Debit Dishonour	\$20.00
• Stop Cheque Request	\$15.00
• Cheque Dishonour (Outward)	\$20.00
• Cheque Dishonour (Inward)	\$20.00
• Special Answer	\$15.00
• Overdrawn Account	\$10.00
• Voucher/Information Retrieval (per hour)	\$60.00
Minimum fee	\$20.00

### 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.

\*\* 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 ATM Withdrawals 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 transactions total less than \$8.00.)

