

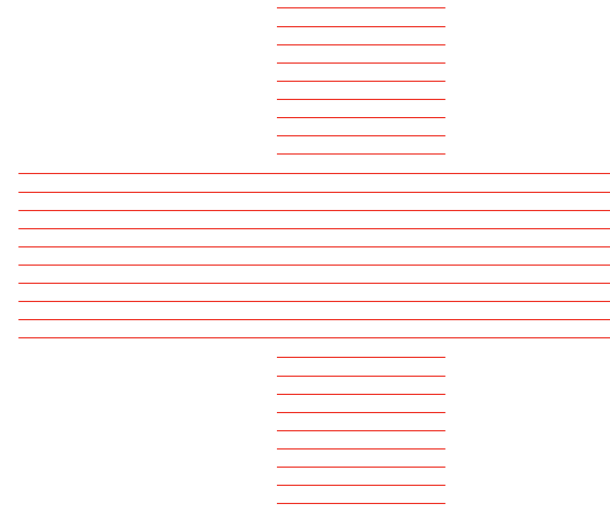
IMPORTANT INFORMATION

Terms, conditions, fees, charges and lending criteria apply and are available on request or application. The information contained in this brochure is for general purposes only. It has been prepared without considering any personal objectives, financial situation or needs. We recommend you read the relevant Product Disclosure Statement and/or terms and conditions when considering a product's appropriateness to your circumstances. Copies of these documents are available at www.nurses1st.com.au or from Nurses First. Nurses First is a division of Police & Nurses Credit Society. Police & Nurses Credit Society is a member of an ASIC approved dispute resolution system. For information regarding this please contact us on 9419 1901.

Loan Accounts

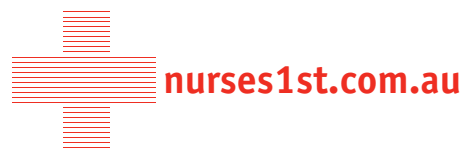
Schedule of Standard Fees & Charges

Effective from 1 February 2012



Contact us

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NF-176 (02/12)



The credit union for
the health care industry

These fees and charges are to be read in conjunction with your Loan Account Contract.

Easy pay VISA Cards

Annual fee*	\$40
Cash advance (domestic and overseas)	\$5
Replacement of lost/damaged card	\$10
Urgent VISA card	\$18
Overseas emergency replacement	
■ Approved	\$320
■ Declined	\$70
VISA chargeback	\$25
Duplicate statement	
■ First page	\$6
■ Thereafter	\$1.50
Over limit fee	\$10
Enforcement fee	\$30
VISA voucher retrieval	\$25

*Annual fee exempted on Easy pay Plus VISA Credit Card

Personal Loans

Monthly maintenance fee [^]	\$5
Establishment fee	\$169
Variation to loan contract	
■ Full or partial release of Security	\$105
■ Substitution of Security	\$105
■ Amendment to term of contract	\$105
Administration charges	
■ Registration of caveat (per document)	\$50
■ Goods mortgage administration fee (per vehicle)	\$20
■ Title search administration fee (per loan)	\$25

[^]Easy pay Plus Personal Loan is exempted from establishment fee and monthly maintenance fee

Home Loans

Monthly maintenance fee	
■ Home Loan	\$5
■ Equity Access/Investor Access	\$8
■ Easy pay Plus Package Annual fee	\$350
Establishment fee (includes one valuation)	
■ Metro (property worth under \$1 million)	\$650

■ Metro (property worth over \$1 million)	\$880
■ Non-metro property	\$880
■ Easy Living Access/100% Home Loan	\$850
■ Business/Commercial Loan	0.6% of the loan amount (min \$650)

Rate lock-in fee (Fixed Rate Home Loan)

Break cost fee (Fixed Rate Home Loan)

- The break cost fee may apply if the Fixed Rate Home Loan is paid out any time prior to the term of the fixed rate period

Top-up/Switching Loan

■ Metro (property worth under \$1 million)	\$410
■ Metro (property worth over \$1 million)	\$640
■ Non-metro property	\$640
■ Easy Living Access/100% Home Loan	\$410

Easy Living Access Loan

■ Annual maintenance fee (applies every 12 months)	\$80
■ Revaluation admin fee (applies every 5 years)	\$50
■ Revaluation fee	At cost to Society*

Administration charges

■ Valuation fee (1st included in establishment fee)	At cost to Society*
■ Valuation fee (2nd and subsequent properties)	At cost to Society*
■ Lenders Mortgage Insurance	At cost to Society*
■ Legal fee	At cost to Society*
■ Production fee for a third party to produce a document	At cost to Society*
■ Bank cheques	At cost to Society*
■ Title production fee	\$105
■ Title search administration fee (per loan)	\$25
Discharge of mortgage	
– Without settlement (per document)	\$245
– With settlement (per document)	\$395

Withdrawal of caveat	
– Without settlement (per document)	\$55
– With settlement (per document)	\$160

Construction Loan charges

■ Construction progress payments fee (per inspection)	\$50
■ Progress payment valuation (per inspection)	At cost to Society*

Variation to Home Loan contract

■ Partial Security release	\$105
■ Transfer of Security	\$105

General Fees

Over limit fee	
■ During the month an Overdraft or Line of Credit Account exceeds the approved limit by more than \$50, a \$10 fee will be charged	
Payment overdue fee	
■ Payment to a Loan Account becomes overdue, we reserve the right to charge a \$30 fee	
External dishonour fee	
■ Direct debit	\$10
■ Electronic payment return fee	\$10

*At cost to the Society refers to costs incurred by the Society, resulting from the provision of a product or service requested by the member, which will be passed on to the member.

GOVERNMENT CHARGES

State and Federal Governments apply various charges relating to the loan amount, security, purchase of property and property settlement, for example:

- Stamp duty
- Registration/discharge of securities
- Duty on duplicate documents
- Searches of land titles

Where applicable these fees and charges are payable by yourself in addition to those shown above.

Further details of applicable government charges are available upon request.

CHANGES TO FEES AND CHARGES

Nurses First can change the standard fees and charges that apply to loan accounts from time to time. Please refer to the terms of your credit contract.