

Fee schedule for commercial contracts

November 2023

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In the case of an inconsistency between any of the fees and charges specified in this document and the fees and charges specified in a schedule to an agreement, the schedule to an agreement shall prevail.

Fee Schedule for Loans with Specific Security Agreement

Fee	Description of Fee	Amount
Documentation or establishment Fee	Charged for set up and roll over of the Facility	\$495
Legal Fee (including settlement and agent fees)	Charged when solicitors need to be involved with matters relating to the documentation and settlement of loans	External Costs ¹
Valuation Fee (for commercial property)	Charged for external property valuation costs where a property valuation is required.	External Costs ¹
Quantity Surveyors Fees	Charged for external services provided by a Quantity Surveyor on construction facilities where these services are deemed by <i>Us</i> as required	External Costs ¹
Variation Fee (including increase, extension, substitution, novation)	Charged for any variations made to the loan that need documentation	\$395 - \$950
Government Mortgage Registration Fee	Charged when a mortgage is registered with the relevant Land Titles Office of each state	External Costs ¹
SWIFT Fee	Charged if sending payment via SWIFT	\$30
Bank Cheque Fee	Charged if sending payment via bank cheque (per bank cheque)	\$25
Discharge Fee	Charged each time a security is discharged (per security)	\$150 (PPSR Security) \$250 (property)
Substitution/ Assignment/ Novation Fee	Charged when substituting assigning or novating a contract	\$450 plus any applicable External Costs ¹
Consent to lease	Charged when a consent to registration of lease and production of Certificate of Title is required	\$395
Trust Deed Review	Charged when a trust deed requires review	\$220
Application Reassessment Fee	Charged when an application is reassessed	\$250
Settlement Cancellation Fee	Charged if a booked settlement does not proceed	\$150 per cancellation
Additional Valuation Fee	Charged for additional valuation required by <i>us</i>	Not ascertainable at the disclosure date
Payment Dishonour Fee	Charged each time a cheque or payment made by you is dishonoured	\$45 for each dishonoured payment
<i>Break Costs</i>	Payable if <i>you</i> prepay an amount at a time when a <i>fixed rate</i> applies to the <i>facility</i>	Not ascertainable at the disclosure date
Termination Fee	Payable if <i>you</i> prepay the <i>principal outstanding</i> in full	Not ascertainable at the

	before the <i>expiry date</i>	disclosure date
Arrears Management and Administration Fee	Charged for the management of any contract in arrears	\$140 per hour per staff required to attend
Direct Debit Processing Fee	Charged for each time a direct debit is received from you	\$2.99
Information Fee	Charged each time <i>you</i> request us to provide information about <i>your facility</i> , including statements	\$80 per hour per staff required to attend
Credit Card Acquisition of Goods	Charged when acquiring goods via BOQ Specialist credit card	1.5% of cost of goods
Credit Card Payment Fee	Charged when loan payment via BOQ Specialist credit card	1.5% of payment amount
Special Attendance Fee	Charged if <i>you</i> require any special attendance (for example, the production of the title for any reason, consent to a subsequent mortgage, variation or substitution of security)	\$450 plus any applicable External Costs ¹

All fees are inclusive of GST

¹ External costs represent the costs incurred by *Us* with a third party and passed onto *You*.

Fee Schedule for Master Asset Finance Agreement

Fee	Description of Fee	Amount
Documentation Fee	Charged for set up, rollover or variation of all agreements including escrow agreements	\$495
SWIFT Fee	Charged if sending payment via SWIFT	\$30
Bank Cheque Fee	Charged if sending payment via bank Cheque (per bank Cheque)	\$25
Discharge Fee	Charged when discharging Personal Property Security registrations (PPSR) (per security)	\$150
Substitution/ Assignment/ Novation Fee	Charged when substituting, assigning or novating an agreement	\$450
Trust Deed Review Fee	Charged when a trust deed requires review	\$220
Application Reassessment Fee	Charged when application is reassessed	\$250
Settlement Cancellation Fee	Charged if settlement has been cancelled	\$150
Variation Fee	Charged for varying the terms of an agreement	\$395
Payment Dishonour Fee	Charged each time a cheque or payment made by <i>you</i> is dishonoured	\$45
Arrears Management and Administration Fee	Charged at the end of each month in which <i>you</i> are in default	\$140 per hour per staff required to attend
Direct Debit Processing Fee	Charged for each time a direct debit is received from <i>you</i>	\$2.99
Information Fee	Charged each time <i>you</i> request us to provide information about <i>your</i> agreement, including statements.	\$80 per hour per staff required to attend
Break Costs	Payable if a lease agreement or rental agreement is terminated before expiration of the term of that agreement	Not ascertainable at the <i>commencement date</i>
Termination Fee	Payable if a lease agreement or rental agreement is terminated before expiration of the term of that agreement	\$230
Escrow Services Fee	<p>An escrow services fee is payable at the end of each escrow agreement <i>you</i> make with <i>us</i> under this master agreement.</p> <p><i>You</i> must pay the relevant <i>escrow services fee</i> to <i>us</i> if we terminate the agreement under clause 22.3 or <i>you</i> elect to pay out the escrow agreement under clause 24.8.</p> <p>Otherwise, the escrow services fee will be included in the amount we finance under the corresponding lease agreement or rental agreement, and included in the rent we determine to be payable under that agreement.</p>	<p>1.10% of the total amount of all components acquired by us on your behalf (where the total amount acquired is equal to or less than \$200k)</p> <p>0.80% of the total amount of all components acquired by us on your behalf (where the total amount acquired is greater than \$200k and equal to or less than \$500k)</p> <p>0.50% of the total amount of all components</p>

		acquired by us on your behalf (where the total amount is greater than \$500k)
Credit Card Acquisition of goods on escrow	Charged when acquiring goods on escrow via BOQ Specialist credit card	1.5% of cost of goods
Credit Card Payment Fee	Charged when rental payment made via BOQ Specialist credit card	1.5% of payment amount
Special Attendance Fee	Charged if <i>you</i> require any special attendance (for example, the production of the title for any reason, consent to a subsequent mortgage, variation or substitution of security)	\$450 plus any applicable External Costs ¹

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Fee Schedule for Facility Agreement – Business Term Loan

Fee	Description of Fee	Amount
Documentation or establishment Fee	Charged for the set up of the Facility Charged for roll over of the facility	As per <i>schedule</i> \$495
Legal Fee (including settlement and agent fees)	Charged when solicitors need to be involved with matters relating to the documentation and settlement of loans	External Costs ¹
Valuation Fee (for commercial property)	Charged for external property valuation costs where a property valuation is required	External Costs ¹
Quantity Surveyors Fees	Charged for external services provided by a Quantity Surveyor on construction facilities where these services are deemed by <i>Us</i> as required	External Costs ¹
Variation Fee (including increase, extension, substitution, novation)	Charged for any variations made to the loan that need documentation	\$395 - \$950
Government Mortgage Registration Fee	Charged when a mortgage is registered with the relevant Land Titles Office of each state	External Costs ¹
SWIFT Fee	Charged if sending payment via SWIFT	\$30
Bank Cheque Fee	Charged if sending payment via bank Cheque (per bank cheque)	\$25
Government Stamp Duty	Charged if a NSW deal and stamp duty applies	If applicable*
Discharge Fee	Charged each time a security is discharged (per security)	\$150 (PPSR security) \$250 (property)
Substitution/ Assignment/ Novation Fee	Charged when substituting, assigning or novating a contract	\$450 plus any applicable External Costs ¹
Consent to Lease	Charged when a consent to registration of lease and production of Certificate of Title is required	\$395
Trust Deed Review	Charged when a trust deed requires review	\$220
Application Reassessment Fee	Charged when an application is reassessed	\$250
Settlement Cancellation Fee	Charged if a booked settlement does not proceed	\$150 per cancellation
Additional Valuation Fee	Charged for additional valuation required by <i>us</i>	Not ascertainable at the disclosure date
Payment Dishonour Fee	Charged each time a cheque or payment made by <i>you</i> is dishonoured	\$45 for each dishonoured payment
Break Costs	Payable if <i>you</i> prepay an amount at any time when a fixed rate applies to the facility	Not ascertainable at the drawdown date
Termination Fee	Payable if <i>you</i> prepay the <i>principle outstanding</i> in full before the expiry date	Not ascertainable at the <i>drawdown date</i>
Arrears Management and Administration Fee	Charged for the management of any contract in arrears	\$140 per hour per staff required to attend
Monthly Account	Charged monthly in arrears (with the first payment	\$20 per month

Keeping Fee	due one month after the <i>drawdown date</i>) for the provision and maintenance of the <i>facility</i>	
Information Fee	Charged each time <i>you</i> request us to provide information about <i>your</i> facility, including statements	\$80 per hour per staff required to attend
Special Attendance Fee	Charged if <i>you</i> require any special attendance (for example, the production of the title for any reason, consent to a subsequent mortgage, variation or substitution of security)	\$450 plus any applicable External Costs ¹
Credit Card Payment Fee	Charged when loan payment via BOQ Specialist credit card	1.5% of payment amount
Construction fee	Charged on expiry date which is the day on which the final repayment is due under the repayment schedule	<p>1.10% of the total amount of the principal outstanding (where the total amount of escrow finance is equal to or less than \$200k)</p> <p>0.80% of the total amount of the principal outstanding (where the total amount of escrow finance is greater than \$200k and equal to or less than \$500k)</p> <p>0.50% of the total amount of the principal outstanding (where the total amount of escrow finance is greater than \$500k)</p>

All fees are inclusive of GST

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Fee Schedule for Facility Agreement - Bank Guarantee

Fee	Description of Fee	Amount
Documentation or establishment Fee	Charged for set up of the Facility	As per Schedule
Legal Fee (including settlement and agent fees)	Charged when solicitors need to be involved with matters relating to the documentation and settlement of loans	External Costs ¹
Valuation Fee	Charged for external property valuation costs where a property valuation is required	External Costs ¹
Variation Fee (including increase, extension, substitution, novation)	Charged for any variations made to the loan that need documentation	\$795
Discharge Fee	Charged each time a security is discharged (per security)	\$150 (PPSR security) \$250 (property)
Bank Guarantee Fee	Charged annually in advance at a rate per annum on the face value of each Bank Guarantee	3.95% per annum or 2.95% per annum if secured by cash
Settlement Cancellation Fee	Charged if a booked settlement does not proceed	\$150 per cancellation
Payment Dishonour Fee	Charged each time a cheque or payment made by <i>you</i> is dishonoured	\$45 for each dishonoured payment
Arrears Management and Administration Fee	Charged for the management of any contract in arrears	\$140 per hour per staff required to attend
Information Fee	Charged each time the Borrower request us to provide information about the facility, including statements	\$80 per hour per staff required to attend
Special Attendance Fee	Charged if the Borrower requires any special attendance (for example, the production of the title for any reason, consent to a subsequent mortgage, variation or substitution of security)	\$450 plus any applicable External Costs ¹

All fees are inclusive of GST.

¹ External costs represent the costs incurred by us with a third party and passed on to the Borrower.

Fee Schedule for Facility Agreement – Business Overdraft Facility (Secured)

Fee	Description of Fee	Amount
Documentation or establishment Fee	Charged for the set up of the Facility	As per <i>schedule</i>
Legal Fee (including settlement and agent fees)	Charged when solicitors need to be involved with matters relating to the documentation and settlement of loans	External Costs ¹
Valuation Fee	Charged for external property valuation costs where a property valuation is required.	External Costs ¹
Quantity Surveyors Fees	Charged for external services provided by a Quantity Surveyor on construction facilities where these services are deemed by <i>Us</i> as required	External Costs ¹
Variation Fee (including increase, extension, substitution, novation)	Charged for any variations made to the loan that need documentation	\$395 - \$950
Government Mortgage Registration Fee	Charged when a mortgage is registered with the relevant Land Titles Office of each state	External Costs ¹
SWIFT Fee	Charged if sending payment via SWIFT	\$30
Bank Cheque Fee	Charged if sending payment via Bank Cheque (per bank cheque)	\$25
Discharge Fee	Charged each time a security is discharged (per security)	\$150 (PPSR security) \$250 (property)
Substitution/ Assignment/ Novation Fee	Charged when substituting, assigning or novating a contract	\$450 plus any applicable External Costs ¹
Consent to Lease	Charged when a consent to registration of lease and production of Certificate of Title is required	\$395
Trust Deed Review	Charged when a trust deed requires review	\$220
Application Reassessment Fee	Charged when an application is reassessed	\$250
Settlement Cancellation Fee	Charged if a booked settlement does not proceed	\$150 per cancellation
Additional Valuation Fee	Charged for additional valuation required by <i>us</i>	Not ascertainable at the disclosure date
Payment Dishonour Fee	Charged each time a cheque or payment made by <i>you</i> is dishonoured	\$45 for each dishonoured payment
Arrears Management and Administration Fee	Charged for the management of any contract in arrears	\$140 per hour per staff required to attend
Direct Debit Processing Fee	Charged for each time a direct debit is received from <i>you</i>	\$1.99
Information Fee	Charged each time <i>you</i> request <i>us</i> to provide information about <i>your</i> facility, including statements	\$80 per hour per staff required to attend
Special Attendance Fee	Charged if <i>you</i> require any special attendance (for example, the production of the title for any reason, consent to a subsequent mortgage, variation or substitution of security)	\$450 plus any applicable External Costs ¹

Credit Card Payment Fee	Charged when loan payment via BOQ Specialist credit card	1.5% of payment amount
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