



Home Loan and Personal Loan Fees and Charges Guide

Effective 10 December 2025

Loan Fees and Charges Guide

This is a guide to the common IMB fees and charges that may be payable in relation to IMB home loans or personal loans.

There are other fees and charges that may apply depending on factors such as the loan-to-value ratio, location of the security and type of transaction. These include Lenders Mortgage Insurance (if applicable) and government related fees and charges such as land title office registration fees and stamp duty.

A full list of fees and charges that may become payable before settlement or during the life of the loan will be provided in your home loan or personal loan contract. This brochure is intended as a guide only and does not replace or amend the terms of the home loan or personal loan contract. The fees and charges in this brochure are correct as at the effective date shown on the front page and they are subject to change.

HOME LOAN FEES

Pre-settlement Fees

These fees apply to new home loan applications with new security. Product based fee waivers may apply from time to time.

Application Fee

Payable for processing an application and establishing a loan.

\$449

Mortgage Processing Fee

Payable for the preparation and processing of loan and mortgage documentation for one security property. **Note:** a higher fee is payable if there is more than one new security property, and a higher/additional fee/s is payable if a security property is held by company title or we determine that it is otherwise a non-standard security property (e.g. old system title).

\$350

Additional Mortgage Processing Fee

Payable for each additional new security property and added to the Mortgage Processing Fee.

\$150

The following fees may also apply to a new home loan application.

Additional Valuation Fee

Payable when a valuation is required for more than one security property. This fee is payable for each additional valuation and is dependent on the estimated value/type of the security property.

From \$220

Amendment Fee

Payable when contract documentation is re-issued due to a change requested by a borrower.

\$150

Guarantor Fee

Payable for the preparation and processing of guarantee documentation when a loan includes a guarantor/s.

\$100

Construction Loan Fee

Payable for the processing of progress payment requests on a construction loan, including any valuer progress inspection reports we may require.

\$300

Split Loan Fee

Payable when a loan is split into more than one account. This fee is payable for each additional loan account.

\$100

Valuation Fee

Payable when a non-standard valuation is required. A non-standard valuation may be required when the estimated value of a security property is above a certain amount, or a security property is of a certain type (e.g. a rural or heritage property).

At cost

Monthly Fees

Some IMB home loans have a loan administration fee which is charged monthly for each loan account. If this fee applies to your loan, it will be included in your home loan contract.

Loan Administration Fee

Essentials Home Loan	\$10 per month
Fixed Rate Home Loan	\$6 per month
Budget Home Loan	Nil

Post-settlement Fees

These fees may become payable during the life of the loan.

Additional Loan Application Fee/Top-up Fee

Payable for an application for an additional loan with no new security.	\$449
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Consent Fee

Payable each time we are asked to consent to a request that affects the security property (e.g. a subsequent mortgage, lease, subdivision or transfer).	\$300
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Default Fee

Payable when a loan is in default because amounts due have not been paid on time.	\$50 each month
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Discharge Fee

Payable each time we release and discharge a security property.	\$350
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Partial Discharge Processing Fee

Payable when we are asked to release a security property from a loan which has more than one security property. This fee covers the processing of this request and is payable in addition to the Discharge Fee and any other fees and charges that may apply.	\$300
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Portable Loan Fee

Payable when we are asked to replace an existing security property with a new security property.	\$600
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Redraw Fee

Payable when money that has been prepaid is redrawn. Note: this fee is not payable for redraws made using Internet Banking which are FREE.	\$50
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Switching Fee

Payable when we process a request to change to an interest rate type, product type or repayment type, including extending an interest only period and at the end of a fixed rate term.	\$300
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Valuation Fee

Payable when an updated valuation for an existing security is required. Note: a higher fee is payable when a non-standard valuation is required. A non-standard valuation may be required when the estimated value of a security property is above a certain amount, or a security property is of a certain type (e.g. a rural or heritage property).	From \$220
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Break Costs

Payable on a fixed rate loan if the loan is repaid or switched before the end of the fixed rate period.	Advised at the time
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Advance Repayment Costs

Payable on a fixed rate loan if extra loan repayments are more than 12 times the monthly repayment during the fixed rate period	Advised at the time
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These fees apply to secured and unsecured personal loans.

Application Fee

\$250

Payable for processing an application and establishing a loan.

Default Fee

\$50 each month

Payable when a loan is in default because amounts due have not been paid on time.

Early Repayment Fee

Nil

Payable when the total amount owing on a loan is repaid prior to the end of term.

PPSR Fee

\$24.78

Payable for the checking and registering security on the Personal Property Securities Register.

Lending criteria, terms and conditions, and other fees and charges apply to IMB home loans and personal loans.