

## Equipment Finance Fees and Charges

This is a summary of the applicable Fees and Charges that relate to our Equipment Finance products. All amounts are in AUD unless specified otherwise and include GST where applicable. This list is current as at 26 July 2024.

Fees and charges denoted as \* may vary on a case by case basis, but we will get your permission before progressing.

Origination Fees		
<b>Establishment Fee - Vehicle and Equipment Finance</b>	\$500	Charged to cover the costs of originating your Goods Loan, Hire Purchase or Lease and payable by you on or before the <i>settlement date</i> .
<b>Establishment Fee - Insurance Premium Finance</b>	\$150	Charged to cover the cost of originating your Insurance Premium Funding facility and payable by you on or before the <i>settlement date</i> .
<b>Asset Inspection Fee</b>	\$150	Applies where we, or one of our agents, are required to inspect the Equipment being financed. This fee is payable on or before the <i>settlement date</i> .  Note: Sometimes we may require an agent to inspect the goods on our behalf - where this amount differs we will advise you via the Details.
<b>Legal Fees for Complex Documentation</b>	*	Where we require External Lawyers to document some or all of your contract documentation, we will advise you of this fee before proceeding. It will be payable on or before the <i>settlement date</i> .

Early Termination and Post-Settlement Fees and Charges		
<b>Early Termination</b>	*	Applicable when you terminate your Goods Loan, Lease or Hire Purchase early and is charged at an amount equivalent to three monthly payments.  We work this out by adding up the total repayments, dividing this by the number of months in the term and multiplying this by 3.
<b>Break Costs</b>	*	Refer to your <i>Goods Loan, Lease or Hire Purchase Details</i> and the <i>Auto and Equipment Finance General Terms</i> for an overview of how this fee is calculated.  Break costs are not a fixed amount and are determined by a number of factors specific to your product.
<b>Arrears Fee</b>	\$0	Applicable each time a payment is not received within 15 days of its due date and is in addition to any overdue amount owing.
<b>Overdue Rate</b>	0%	This charge applies on overdue amount from the time it's due until it's paid.
<b>Dishonour Fee</b>	\$0	Applies each time a payment you make or amount we attempt to direct debit is unsuccessful.
<b>Monthly Account Fee</b>	\$9	Applies for each month that your agreement (i.e. Lease, Goods Loan or Hire Purchase) remains active and a payment to us is due.

## Early Termination and Post-Settlement Fees and Charges

<b>Progress Payment Facility - Notice Fee</b>	\$50	Charged for each progress payment made on a Progress Payment Facility and is payable by you at the time of each progress payment.
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## Security and Registration Fees

<b>Personal Property Security Fees</b>	*	Personal Property Security Fees apply when search and registration fees are applicable. Where charged individually, these will be itemised on your Details and for the current costs, please refer to the PPS Registrar's website which can be accessed at <a href="http://ppsr.gov.au/fees">ppsr.gov.au/fees</a>
<b>Aircraft - International Registration</b>	\$750 USD	Applies for each registration of Security on the International Register and payable by you on or before the <i>settlement date</i> when this type of security is required for financed aircraft. The AUD amount will be quoted to you as part of the settlement documentation where it applies (i.e. Quote and Details).
<b>Aircraft - International Deregistration</b>	\$450 USD	Applies each time we are required to remove a security registration from the International Register and payable by you on or before the date of removal. The AUD amount will be quoted to you before being charged.
<b>Aircraft - CASA Transfer of Ownership</b>	*	Applies each time there is/will be a transfer of ownership with the Civil Aviation Safety Authority (CASA) and payable by you on or before the date of transfer. More information is available at <a href="http://casa.gov.au/about-us/reporting-and-accountability/service-standards-and-fees">casa.gov.au/about-us/reporting-and-accountability/service-standards-and-fees</a>
<b>Aircraft - RAA Transfer of Ownership</b>	*	Applies each time there is/will be a transfer of ownership with the Recreational Aviation Authority (RAA) and payable by you on or before the date of transfer. More information is available at <a href="http://raa.asn.au/documents-and-forms/forms/">raa.asn.au/documents-and-forms/forms/</a>
<b>Marine - Vessel Registration</b>	*	Applies for each registration of a marine vessel with the Australian Maritime Safety Authority and payable by you on or before the <i>settlement date</i> when this type of security is required. More information is available at <a href="http://amsa.gov.au/vessels-operators/ship-registration/shipping-registration-fees">amsa.gov.au/vessels-operators/ship-registration/shipping-registration-fees</a>

## Variation Fees

<b>Substitution</b>	\$230	Applicable for the substitution of Equipment and/or Guarantors and payable by you on or before the date of substitution.
<b>Assignment</b>	\$450	Applicable for the assignment of Goods Loan products to a third party and payable by you on or before the date of the assignment.

## **Accessibility support**

St.George welcomes calls through the National Relay Service. If you are deaf, hard of hearing, or have speech/communication difficulty, choose your access option detailed on [National Relay Service](#).

Visit [St.George Access and Inclusion](#) for further information on our more accessible products and services for people with disability or who are neurodiverse.

For St.George issued products, conditions, fees and charges apply. These may change or we may introduce new ones in the future. Full details are available on request. Lending criteria apply to approval of credit products. This information does not take your personal objectives, circumstances or needs into account. Consider its appropriateness to these factors before acting on it. Read the disclosure documents for your selected product or service, including the Terms and Conditions, before deciding. Target Market Determinations for the products are available.

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*St.George acknowledges the Traditional Owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respects to Australia's First Peoples, and to their Elders, past and present.*