

# Business Lending and Finance Facilities.

**Fees and Charges for specific services  
and loan accounts.**

Effective Date: 29 September 2023.

## You've got questions? We've got time to talk.



**13 13 76**

7.30am to 7.30pm

Monday to Saturday



**Visit us in branch**



**[banksa.com.au](https://banksa.com.au)**

### **Accessibility support.**

At any time, you can inform us how you would prefer to be contacted. If you are deaf and/or find it hard hearing or speaking with people who use a phone, you can reach us through the National Relay Service (NRS).

To use the NRS, you can register by visiting

**[accesshub.gov.au/about-the-nrs](https://accesshub.gov.au/about-the-nrs)**

Visit **[banksa.com.au/accessibility](https://banksa.com.au/accessibility)** for further information on our accessible products and services for people with disability.

# Your guide to Business Customers loan accounts Fees and Charges.

This booklet sets out the Fees and Charges which may apply to your BankSA facilities and products made available to you. Fees and Charges listed in this booklet are current as at the date of this booklet but may change from time to time. We will notify you of changes to these Fees and Charges as required under the terms and conditions of the facility/product and as required by law and any applicable codes. Fees and Charges listed in this booklet represent the standard Fees and Charges and where a different fee is applicable this will be set out in the finance offer or loan offer we give you (your Facility Offer).

Government charges and taxes also apply, and are passed on to customers. Please refer to the Transaction, Savings and Investment Accounts booklet for details.

Nearly all financial services provided by the Bank will be "input taxed" under GST. This means that GST of 10% will not be added to the fee or charge for that service. There are a few services provided by the Bank which will be subject to GST of 10%. Fees and Charges which include GST are identified in this brochure.

**Please note transaction charges and Account-Keeping Fees may apply to the account on which a Commercial Overdraft, Commercial Line of Credit or Business Maximiser (No longer offered) is applied. For details of these charges please refer to the Transaction, Savings and Investment Accounts booklet.**

For further information on Fees and Charges please contact your Relationship Manager or your Rural and Business Banking Manager on 1800 804 411 or contact us via the internet on [banksa.com.au](http://banksa.com.au)

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# 1. Business Finance Facility Fees.

## Lending Establishment Fees.

Loan Type	Amount
<b>Business Loan</b> – Fixed or Variable	As set out in your Facility Offer
<b>Bank Bill Business Loan</b>	
<b>Business Maximiser</b> (No longer offered)*	
<b>Commercial Loan</b> – Fixed or Variable (No longer offered)	
<b>Commercial Line of Credit</b> (No longer offered)	
<b>Commercial Overdraft</b>	
<b>Bill Acceptance/Discount Facility</b>	
<b>Construction Loan</b> (No longer offered)	
<b>All Other Facilities</b>	

## Account-Keeping Fees.

Loan Type	Amount
<b>Commercial Overdraft</b>	As set out in your Facility Offer

## Line Fees.

Loan Type	Amount
<b>Commercial Overdraft</b>	As set out in your Facility Offer
<b>All Other Facilities</b>	

\* Must be fully secured by residential property.

## Loan Account Fees.

Loan Type	Amount
<b>Business Maximiser</b> (No longer offered)	As set out in your Facility Offer
<b>Commercial Line of Credit</b> (No longer offered)	
<b>Business Loan – Fixed or Variable</b>	
<b>Commercial Loan – Fixed or Variable</b> (No longer offered)	
<b>Construction Loan</b>	

## 2. Other Business Lending Fees.

### Other Business Lending Fees.

Fee Type	Amount
<b>Preparation/Rollover Fee</b> (Bill Acceptance/Discount Facility [Fixed and Floating]).	Available on application
<b>Rollover Fee</b> (Fixed Rate Loans only – charged on each rate change).	Available on application
<b>Discharge Settlement Fee</b>	\$250.00 (per security)

Government and third-party fees and charges will be passed through directly for payment in accordance with the terms of the account, including document registration, valuation, search fees, solicitors' costs where the bank instructs a solicitor, and other related charges.

### Bank Guarantee Fees.

Fee Type	Amount
<b>Guarantee Fee</b> (Payable once only on the day we issue the Bank Guarantee)	As set out in your Facility Offer
<b>Issue Fee</b> (Ongoing fee, payable in advance)	

### 3. Trade Finance Fees.\*

#### Documentary Import Letters of Credit.

(Letter of Credit Facility)

Fee Type	Amount
<b>Establishment Fee</b> (Per charging period#)	0.375% of maximum contingent liability (minimum \$100.00)
<b>Amendment Fee –</b> Increase in amount, extension of expiry date past 6 months from original issuance date.	0.375% of face value (minimum \$100.00)
<b>Amendment Fee – No</b> value change/extension	\$60.00
<b>Discrepancy Fee</b>	\$60.00
<b>Acceptance Commission p.a.</b>	1.50% of face value (minimum \$75.00)
<b>Drawing Fee</b> (1–3 drawings)	Free
<b>Drawing Fee</b> (4th and subsequent drawings)	0.25% of amount drawn (minimum \$50.00, maximum \$500.00)
<b>Reimbursement</b>	USD 65.00

\* Out of pocket expenses such as SWIFT messages, overseas bank charges, telegraphic transfer, courier costs, etc may also be payable. These fees will vary and will be advised on a transaction basis.

# A "charging period" is each period of 180 days or part thereof.



## Import Documentary Collection.

Fee Type	Amount
<b>Handling Fee</b>	0.25% of face value (minimum \$65.00, maximum \$600.00)
<b>Extension Fee</b>	\$65.00
<b>Dishonour Fee</b> (collected on advice of dishonour)^	\$65.00
<b>Shipping guarantees/ airway bill release confirmed at application</b>	Confirmed at application (minimum \$50.00)
<b>Additional Correspondence/ Tracer Fee</b>	Per item \$20.00
<b>Re-presentation Fee</b>	\$50.00
<b>Documents Released Free of Payment</b>	per set of documents \$75.00
<b>Avalisation Fee</b>	0.125% of face value per month, minimum \$100.00
<b>Postage – local</b>	\$5.00
<b>Courier</b>	\$30.00

^Legal fees separate

## Export Documentary Collection/Negotiation.

Fee Type	Amount
<b>Handling Fee</b>	0.20% of face value (minimum \$65.00)
<b>Extension Fee</b>	\$65.00
<b>Dishonour Fee</b> (in addition to handling fee)	\$65.00
<b>Additional Correspondence/ Tracer Fee</b>	Per item \$20.00
<b>Avalised funding</b>	On application
<b>Courier charges apply</b>	
<b>Negotiation Fee</b>	0.20% of face value (minimum \$65.00)

## Export Documentary Letter of Credit (DLC).

Fee Type	Amount
<b>Negotiation Commission</b>	0.20% of face value (minimum \$75.00)
<b>Assignment of Proceeds</b>	\$100.00
<b>Extension/ Re-presentation</b>	\$65.00
<b>Advising Fee</b> – Electronic delivery – Fax/manual delivery (Refundable if negotiated through BSA)	Free \$100.00
Confirmation Fee	On application
Document Pre-Read/ Re-Examination Fee (per read)	\$50.00
Documents Released Free of Payment	Per set \$80.00

## Transferable Credit.

Fee Type	Amount
Transfer	0.40% of maximum transfer liability (Minimum \$250.00)
On Presentation under Head Credit	0.20% of face value (Minimum \$100.00)

## Trade Guarantees and Standby Letters of Credit.

Fee Type	Amount
<b>Establishment Fee</b>	2.50%p.a. of face value subject to negotiation with Trade Finance product specialists (Minimum \$250)
<b>Amendments</b> (Non value changes)	\$50.00 per amendment

## Trade Refinance Facility/Post-Shipment Finance Facility/Pre-Shipment Finance Facility.

Fee Type	Amount
<b>Establishment Fee</b>	\$50.00 per establishment
<b>Extension/Rollover Fee</b>	\$50.00 per rollover
<b>Prepayment Fee</b> (Subject to approval & break costs)**	\$50.00 per prepayment

\*\* No charge if prepaid within 10 days of loan maturity.

**Post-Shipment Finance (Insured Receivables)  
Facility.** (If export on open account terms)

<b>Fee Type</b>	<b>Amount</b>
<b>Establishment Fee</b>	\$80.00 per establishment
<b>Extension/Rollover Fee</b>	\$80.00 per rollover
<b>Prepayment Fee</b> (Subject to approval & break costs)**	\$50.00 per prepayment

\*\* No charge if prepaid within 10 days of loan maturity.

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## **General customer enquiries.**

Call **1800 804 411**

Monday to Friday 7.30am – 5.30pm

## **Emergency Numbers.**

To report any loss or theft of your Debit Card or Credit Card, phone:

**1800 028 208** (freecall)

**24 HOURS – 7 days a week**

Outside Australia: +61 2 9155 7800

## **Disputes.**

If your complaint is not immediately resolved to your satisfaction, contact:

Manager, Customer Relations

PO Box 399

Adelaide SA 5001

## **After this, if the matter is still not resolved to your satisfaction, contact:**

Australian Financial Complaints Authority:

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority  
GPO Box 3 Melbourne VIC 3001

Please note all amounts stated in this brochure are in Australian dollars, unless otherwise noted.

*BankSA acknowledges the traditional owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respect to Australia's First Peoples, and to their Elders, past and present.*