

## › Personal loan fees.

<b>Loan processing fee</b> When you apply for a new personal loan.	<b>\$99.00</b>
<b>Personal property security registration (PPSR) fee</b> When we register a security (other than a mortgage) when lending money to you.	<b>\$25.00</b>
<b>Monthly unarranged overdraft fee</b> When you default on a personal loan and the deduction account is overdrawn (exceeding \$20.00) in excess of an agreed overdraft limit or there is no arranged overdraft in place.	0.12% of the highest daily overdrawn balance (minimum \$10.00)
<b>Unarranged overdraft interest rate</b> When you default on a personal loan and the deduction account is overdrawn or in excess of an agreed overdraft limit. The interest will be calculated daily on the overdrawn amount, or the amount in excess of the arranged limit, at the Unarranged Overdraft interest rate until paid in full.	Interest rate is subject to change at any time. Please visit your nearest ASB branch, call 0800 803 804 or visit <a href="http://asb.co.nz">asb.co.nz</a> for our current interest rates.

### Keep in touch

- › Drop in to any ASB branch
- › Call 0800 803 804
- › Visit [asb.co.nz](http://asb.co.nz)
- › Join us on LinkedIn
- › Visit us at [facebook.com/asbbank](https://facebook.com/asbbank)
- › Follow us on [twitter.com/asbbank](https://twitter.com/asbbank)

These fees and charges are current at the time of print and are subject to change.

For current Personal loan, Home loan, or HomePlus interest rates, please visit your nearest ASB branch, call 0800 803 804 or visit [asb.co.nz](http://asb.co.nz).



## Guide to fees. For home loans and personal loans.

31 January 2018

## › Home loan and HomePlus service fees.

<b>Home loan processing fee*</b> When you apply for a new home loan.	<b>\$150.00</b>
<b>Progress payment construction home loan processing fee</b>	<b>\$400.00</b>
<b>Home loan top up fee*</b> When you increase the amount of your existing home lending.	<b>\$99.00</b>
<b>Re-documentation fee</b> If a home loan is approved and you then make changes to your home loan that require new documentation to be prepared.	<b>\$50.00</b>
<b>Orbit and Orbit FastTrack account monthly base fee*</b> Monthly account fee. Unlimited manual and electronic transactions. Service charges may apply. Refer to our Guide to fees - An overview of bank fees and charges, available from any ASB branch or at <a href="http://asb.co.nz">asb.co.nz</a>	<b>\$12.00</b>
<b>Copy of loan history fee</b> When you request a copy of your loan history held by ASB.	<b>\$20 per hour</b> (or part thereof)
<b>LINZ search fee</b> When you request a copy of your title.	<b>\$15.00</b> per title.

<b>Alterations to security fee</b> When you request one of the following: <ul style="list-style-type: none"> <li>the partial release or substitution of the security property</li> <li>a transfer of ownership with a new mortgage required</li> <li>a transfer of ownership to a trust or company</li> <li>a transfer of ownership with a new party to the title</li> <li>a land title change with a new mortgage required</li> </ul>	<b>\$125.00</b>
<b>Change parties to loan agreement or owners on title fee</b> When you request one of the following: <ul style="list-style-type: none"> <li>the addition of a new party to the loan facility (but not changing the land ownership)</li> <li>the transfer of a loan facility to a new party (but not changing the land ownership)</li> <li>the transfer of a land title releasing an owner</li> <li>retirement/appointment of a trustee (when no new mortgage is required)</li> </ul>	<b>\$125.00</b>
<b>Registrations affecting land titles fee</b> When you request one of the following that affects the land title: <ul style="list-style-type: none"> <li>Deposit of unit plan</li> <li>Easement</li> <li>Encumbrance</li> <li>Subdivision or cross lease (with no new mortgage required)</li> <li>Variation of lease</li> </ul>	<b>\$125.00</b>
<b>Priorities fee</b> When you request one of the following: <ul style="list-style-type: none"> <li>changes to the Memorandum of Priority</li> <li>registration of subsequent charges</li> <li>deeds of priority or subordination</li> </ul>	<b>\$125.00</b>
<b>Settlement statement fee</b> When we receive a request from your solicitor for a settlement statement as part of releasing your mortgage.	<b>\$35.00</b>
<b>Urgent request fee</b> Urgent requests incur an additional fee. You can make an urgent request for the following: <ul style="list-style-type: none"> <li>Change parties to loan agreement or owners on title</li> <li>Registrations affecting land titles</li> <li>Priorities</li> <li>Settlement statement</li> </ul>	<b>\$25.00</b> per request

<b>Early repayment adjustment (ERA) cost*</b> When you have a home loan on a fixed interest rate and you decide to do one of the following: <ul style="list-style-type: none"> <li>move onto the variable interest rate or another fixed interest rate</li> <li>pay back your home loan in full</li> <li>make a lump sum payment (we currently allow a minimum of \$1,000).</li> </ul>	This amount varies. Please visit your nearest ASB branch or call 0800 803 804 for more details.
<b>Early repayment adjustment administration fee*</b> When you decide to break your fixed interest rate for any of the above reasons.	<b>\$20.00</b>
<b>Local body rates demand notice fee</b> Charged if we have to make a rates payment on your behalf.	<b>\$25.00</b>
<b>Loan demand fee</b> When we have to write to you due to the preparation of a formal demand for the repayment of your outstanding debt.	<b>\$125.00</b>
<b>Monthly unarranged overdraft fee</b> When you default on your home loan or HomePlus loan and the deduction account is overdrawn (exceeding \$20.00) in excess of an agreed overdraft limit or there is no arranged overdraft in place.	0.12% of the highest daily overdrawn balance (minimum \$10.00)
<b>Unarranged overdraft interest rate</b> When you default on your home loan and the deduction account is overdrawn or in excess of an agreed overdraft limit. The interest will be calculated daily on the overdrawn amount, or the amount in excess of the arranged limit, at the Unarranged Overdraft interest rate until paid in full. This also applies when the balance owing on your Orbit or Orbit FastTrack loan account exceeds the limit or the reducing limit. This also applies if your HomePlus account exceeds the approved limit.	Interest rate is subject to change at any time. Please visit your nearest ASB branch, call 0800 803 804 or visit <a href="http://asb.co.nz">asb.co.nz</a> for our current interest rates.

\*Not applicable for a HomePlus loan.