Schedule of Fees

Thinktank..

Effective 1 September 2026

Account fee	Payable to Thinktank monthly if the reduced Establishment Fee option is selected by you.	Monthly fee charged on the same date that the monthly loan payments are payable.	$20 p/m if there is 1 loan referred to in the Letter of Offer. If there is more than 1 loan referred to in the Letter of Offer, then $10 per loan p/m.
Additional valuation fees	Payable should Thinktank or the Trust Manager incur them as a result of a client matter regarding this contract or the security, or an amendment or discharge of this contract or security.	Payable by the client when Thinktank or Trust Manager are required to pay this fee	Variable
Break cost fee	Fee if a customer in a fixed rate loan makes an additional repayment of principal or converts their fixed rate loan to a variable rate loan prior to expiration of the fixed rate period.	This fee is calculated as an economic loss calculation + an administration fee. Fee will be debited to the loan upon receipt of an early repayment or conversion of loan.	Economic loss + $50 admin fee
Commercial valuation fee	Thinktank will instruct an accredited Valuer to value the security property. Includes commercial and commercial SMSF loans.	Payable to Thinktank upon invoice.	Variable
Consent to sub-division, leases, second mortgage, easements etc. fee	Fee should a consent to subdivision, leases, easements etc., be granted.	Charged per request received for a consent to subdivision, leases, easements etc.	$400 (no GST) + legals (incl GST) + cost of valuation (if applicable)
Courier fee	Fee for sending documents via courier.	Manually charged at time transaction is performed. Charged per occurrence.	$100 service fee (no GST) + variable courier fee (incl GST)
Default rate	A penalty interest rate above the current interest rate will apply for all loans that are > 14 days in arrears.	Charge whenever a repayment is late by 14 days or more until arrears are rectified. (NCCP Loans – only charged on the outstanding payment amount).	4% above current rate
Delayed or cancellation of a fixed interest repayment	The amount which is the loss Thinktank suffers due to a delayed or cancelled repayment of a Fixed Interest loan. The amount of this loss will be equal to the aggregate of any out-of-pocket expenses Thinktank incurs in connection with the matters referred to in the next column, and the amount of interest incurred due to the delayed or cancelled repayment.	Charged to the loan account.	$250+ if any loss suffered
Discharge of security fee (partial or full)	Fee should a full or partial discharge of security be requested.	Charged at time transaction is performed. Charged per occurrence.	• Standard Residential $495 (no GST) + legals • Commercial/ SMSF $950 (no GST) + legals • Private & Residual Stock $1,000 (no GST) + legals
Dishonour fee	Charged upon rejection of a credit to an account.	Charge at time transaction is performed. Charged per occurrence.	$40 (no GST)
Document handling out of pocket expense fee	The amount of out-of-pocket expenses incurred by Thinktank for document handling.	Charged when incurred.	Variable

Duplicate statement fee	Fee for producing a copy of a statement previously sent.	Manually charged at time transaction is performed. Charged per occurrence.	$25 (no GST)
Early repayment fee (per your Letter of Offer; excludes regulated consumer home loans)	Payable should you repay the whole of the principal within the period specified in your Letter of Offer.	Payable at the time of discharge.	The early repayment fee is calculated in accordance with your Letter of Offer, including the applicable calculation method and amount.
Establishment fee	Payable to Thinktank to process the loan application and subsequently approve and establish the loan.	Payable at settlement as per Letter of Offer.	As per Letter of Offer
Extension of loan term fee	Applied where a customer requests, and Thinktank approves, an extension to the maturity date of a loan.	Payable by the client to Thinktank upon acceptance of the extension.	$500 (No GST)
Guarantee stamp duty	Government duty payable on a guarantee document (if applicable)	Payable on settlement unless paid prior	Variable
Insurance arrangement fee	Payable should Thinktank or the Trust Manager have to arrange for insurance for the security property due evidence of insurance not being provided upon request.	Charged when insurance is arranged	$300 (no GST) + insurance premium
Legal costs and disbursements	Payable should Thinktank or the lender or the Trust Manager incur them because of a client matter regarding the contract or the security, or an amendment or discharge of the contract or security.	Payable by the client to the solicitor at settlement or as otherwise advised.	Variable
Legal Disbursements	Variable costs charged by solicitor for tasks such as searches, photocopying etc.	Payable by the client to Thinktank's solicitor at settlement.	Variable
Legal fees	Legal fees for the preparation of loan documentation and attending settlement.	Payable by the client to Thinktank's solicitor at settlement.	Variable
Loan contract stamp duty	Government duty payable on the loan contract (if applicable)	Payable on settlement unless paid prior	Variable
Loan switching fee	A fee charged when part or all of a variable rate loan is converted to a fixed rate loan.	Charge per conversion at the time conversion is performed. Debited from the loan immediately and may NOT overdraw the loan (in the event funds are not available, the request should not be processed or funds should be deposited). Fee is not charged when a loan converts from fixed to variable rate.	$300 (no GST)
LTO production fee	Payable should Thinktank need to pay the relevant government body when a title deed is produced.	Payable on settlement unless paid prior	Variable
Manual task fee	A fee charged where staff are required to dedicate time to a specific request from a customer (i.e. photocopying loan documents).	The fee is calculated by Thinktank at an hourly rate and is charged at time transaction is performed.	$100 per hour (no GST)
Maturity conversion fee	Payable upon a Flexi Loan reaching maturity and converting into a principal and interest loan.	Payable at the time of conversion. Payable by the client to Thinktank.	0.30% of the approved loan amount.

Monthly arrears fee	Fee for late payment of a loan repayment.	Arrears fee is to be charged 30 days after payment due if still in arrears and monthly thereafter.	$75 (no GST)
Mortgage stamp duty	Government duty payable on the mortgage instrument (if applicable)	Payable on settlement unless paid prior	Variable
Photocopy of documents	Fee for providing a copy of documents already provided.	Manually charged at time transaction is performed. Charged per occurrence.	$100 (no GST)
Production of title fee	Fee should a title need to be produced.	Charged per request received to produce the title.	$200 (no GST) + legals (incl GST)
Recalculation of payout figure fee	Fee for calculating the payout figure for a full or partial discharge of security.	Two free requests for payout figures are provided for each proposed discharge of security, each subsequent request for a payout figure will incur a fee.	$99 (incl GST)
Redraw fee	Payable when a redraw occurs from a loan which is in advance of its scheduled repayments	Deducted from the amount of the redraw.	$25 (no GST) per redraw unless stated otherwise in your Letter of Offer. No fee for Redraw completed via Online Portal.
Registration fees	Payable to the relevant government body where a document is registered.	Payable on settlement unless paid prior	Variable
Renewal Fee	Applied where a customer requests, and Thinktank approves, an extension of a private loan or residual stock loan	Payable by the client to Thinktank upon acceptance of the extension.	As per Offer of Variation of Finance Facility
Request fee	Fee charged per request received to provide written taxation, balance confirmation, transaction or audit information to a customer or the accountant/ adviser.	Manually charged at time task is performed. Charged per request.	$75 (no GST)
Standard Residential valuation fee (valuation cost under $1,000 incl GST)	Fee payable to cover the cost of a residential valuation. Includes residential, residential SMSF loans and Private Lending secured by standard residential securities.*	Payable by the client to Thinktank's solicitors at settlement.	$385 (incl GST) unless stated otherwise in the Letter of Offer
Residential valuation fee (valuation cost $1,000 or more incl GST)	Fee payable to cover the cost of a residential valuation. Includes residential, residential SMSF loans and Private Lending secured by standard residential securities.*	Thinktank will invoice the client directly. The fee is payable by the client on receipt of that invoice.	Variable
Rollover fee	Applied where a customer requests, and Thinktank approves, an extension of the interest only period of the loan.	Payable at the time of conversion. Payable by the client to Thinktank.	0.15% of the outstanding loan balance + GST of the loan size.

*Not applicable to Residential Construction Loans, or Residential loans where the loan amount is greater than $3.5M (or greater than $3M where LVR is 65% or lower). A $2,000 settlement fee applies instead.

Settlement delay or cancellation fee	The amount which is the loss Thinktank suffers due to a delayed or cancelled settlement. The amount of this loss will be equal to the aggregate of any out-of-pocket expenses Thinktank incurs in connection with the matters referred to in the next column, and the amount of interest which would have been payable under this Contract had settlement taken place from (and including) the anticipated Settlement Date until (but excluding) the earlier of: a. the actual settlement date (where settlement occurs); or b. the date on which the funds made available by Thinktank are remitted back to Thinktank.	Charged if settlement delay occurs. Thinktank treasury will advise.	Variable
Settlement fee	Payable to the Trustee on settlement of the Loan.	Payable at settlement.	As per Letter of Offer
Substituting security fee	Fee should the security on a loan be substituted.	Charged per request received to substitute the security on a loan.	$400 (no GST) + legals (incl GST) + cost of valuation (if applicable)
Title insurance	Insurance premium to ensure the title of the Property applicable to commercial products.	Payable to Thinktank upon acceptance of the Letter of Offer payable at settlement.	Variable on size of loan
Title search fee	Fee charged by the relevant state land titles office to obtain a title search for the property.	Payable on settlement unless paid prior	Variable
Trust Deed or Corporate Structure review	Legal fees associated with the ad hoc legal review of one Trust Deed or/ and a Corporate Structure.	Payable to Thinktank at settlement.	$385 (incl GST)
Urgent settlement fee for Residential loans.	• Any request to issue the Letter of Offer within 4 hours of receiving settlement instructions. • Any request to settle the loan within 5 business days of receiving instructions. Any request to settle the loan within 2 business days of receiving signed docs. Any other requests which cannot be facilitated within Thinktank's normal service levels delivery timeframe.	Payable at settlement	$295 (no GST)

Fees stated are current at the time of printing, however, are subject to change from time to time. Should you at any stage in the future require details of our fees please contact us on 1300 163 184.