

Fee Schedule

Applicable from 17 February 2021

HEARTLAND WELL-LIFE LOANS

Interest Rate

Well-Life Loan

Variable Rate 7.50% p.a.

Comparison Rate 7.67% p.a.

The comparison rate is based on a loan of \$30,000 for a term of 5 years.

Interest is calculated daily and debited monthly.

Please note the comparison rate only applies to the examples given. Different loan amounts and terms will result in different comparison rates. Costs such as redraw fees and costs savings, such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

New loan fees

Settlement fee

\$250

Other loan fees

Further advance

\$250

Variation

\$250

Other loan fees may become payable depending on additional requests through life of loan

Exit fees

Loan repayment

NIL

Attended settlement, legal, government or other fees may apply depending on services required and location.

IMPORTANT NOTICE: This information has been prepared without taking account of the needs, objectives, or financial situation of any particular individual. Applicants should consider their own circumstances and, if necessary, seek professional advice. Applications are subject to loan approval criteria.

Terms, conditions, fees and charges apply. Credit provided by ASF Custodians Pty Ltd (ACN 106 822 780 / Australian Credit Licence No. 386781).