



## Fees and charges guide (July 2023)

This guide outlines the specific Keystart fees that may apply to your Keystart loan. If you have any questions or require further information about these fees and charges call us on 1300 578 278.

Description	Amount	Description	Amount
<b>Establishment fee</b> Covers the costs associated with the setup of your loan.	\$600.00	<b>Preparation of offer and acceptance</b> Payable when the Housing Authority is buying a Share into an existing home	\$90.20
<b>Valuation fee (metro only)</b> Covers your share of costs associated with the valuation of the security property by a licensed valuer. Regional valuations attract higher charges. Contact Keystart for further information.	\$250.00	<b>Application by survivor</b> An administration fee payable to issue instructions to change the mortgage and certificate of title.	\$50.00
<b>Preparation of mortgage</b> Covers the cost of preparing the mortgage that secures the loan.	\$195.80	<b>Deed of priority</b> A fee payable in the event of another lender wanting to register a subsequent Mortgage.	\$50.00
<b>Progress inspection fee</b> Covers the cost of inspection undertaken by a licensed valuer during the construction period	\$85.00	<b>Change of name</b> An administration fee payable in the event the borrower wishes to change their legal name on the mortgage and certificate of title.	\$50.00
<b>Off the plan inspection fee</b>	\$85.00	<b>Production fee</b> An administration fee payable to arrange production of the duplicate certificate of title at Landgate	\$37.40
<b>Lodgement of Home Buyers Assistance Account (HBAA) application</b> Fee charged by Keystart to lodge this application on your behalf.	\$55.00	<b>Cheque dishonour fee</b> This is a recovery of charges made by our banker in processing the dishonoured payment.	\$5.50
<b>Preparation of transfer of land</b> Payable when the Housing Authority is buying a share into an existing home.	\$244.20	<b>Direct debit dishonour fee</b> This is a recovery of charges made by our banker in processing the dishonoured payment.	\$2.20
<b>Preparation of co-owner's deed</b> Payable when a co-owner's deed is required for shared ownership loans	\$234.30	<b>Issue of a bank cheque at settlement</b> Fee for the issue of a bank cheque at settlement.	\$10.00 per cheque
<b>Preparation of caveat</b> Payable when a caveat is required for shared ownership loans.	\$70.40	<b>Repurchased bank cheques for settlement</b> Fee payable if you require Keystart to repurchase a bank cheque	\$12.00 per cheque

Level 3, 502 Hay Street Subiaco WA 6008 • PO Box 2016 Subiaco WA 6904

T 1300 578 278 E [customer@keystart.com.au](mailto:customer@keystart.com.au) • [keystart.com.au](http://keystart.com.au)

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<b>Preparation of caveat withdrawal</b> Payable when a caveat is required for shared ownership loans.	\$70.40	<b>Contract of Sale mortgage discharge release fee</b> Payable when a Contract of Sale mortgage is discharged. Includes search fee \$30.50, preparation of transfer of land fee \$244.20, express post fee \$9.90	\$284.60
<b>Mortgage discharge fee - PEXA</b> Payable when you request the preparation of a discharge of mortgage. Includes PEXA electronic lodgement fee \$48.95, preparation of discharge of mortgage fee \$77.00	\$125.95	<b>Mortgage discharge fee – Non PEXA</b> Payable when you request the preparation of a discharge of mortgage.	\$77.00
<b>Shared ownership sale</b> Payable when a shared ownership property is sold. Includes preparation of discharge of mortgage fee \$77.00, preparation of withdrawal of caveat fee \$70.40.	\$147.40	<b>Fixed Perpetual sale</b> Payable when a fixed shared ownership property is sold back to the Housing Authority. Includes account enquiry fee \$150.00, preparation of discharge of mortgage fee \$77.00, preparation of other document fee \$90.20, preparation of transfer of land fee \$244.20, preparation of withdrawal of caveat fee \$70.40.	\$631.80
<b>Shared ownership refinance</b> Payable when a shared ownership property is refinanced. Includes discharge of mortgage fee \$77.00, preparation of withdrawal of caveat fee \$70.40, preparation of transfer of land fee \$244.20, preparation of other document fee \$90.20.	\$481.80	<b>Shared ownership further share purchase</b> Payable when further shares are purchased in a shared ownership property. Includes preparation of discharge of mortgage fee \$77.00, express post fee \$9.90, preparation of other document fee \$90.20, preparation of transfer of land fee \$244.20, preparation of withdrawal of caveat fee \$70.40.	\$491.70
<b>Express Post fee</b> Payable when documents are mailed by express post.	\$9.90		

**NOTE:** Government Fees are not included as they are not Keystart Fees. Government Fees may include stamp duty and Landgate registration and search fees. Keystart collects these charges on behalf of the government and passes on the full amount. You should also allow for your own costs, such as conveyancing fees.

[Landgate fees](#)

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