



## Fees and charges guide (November 2025)

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.	\$101.20
<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.	\$210.00	<b>Deed of priority</b> A fee payable in the event of another lender wanting to register a subsequent Mortgage.	\$50.00
<b>Preparation of mortgage</b> Covers the cost of preparing the mortgage that secures the loan.	\$200.90	<b>Change strata scheme or subdivision request</b> An administration fee payable in the event the borrower wishes to change the strata scheme or subdivide. This is not limited to other title changes required by legislation.	\$50.00
<b>Progress inspection fee</b> Covers the cost of inspection undertaken by a licensed valuer during the construction period.	\$83.00	<b>Cheque dishonour fee</b> This is a recovery of charges made by our banker in processing the dishonoured payment.	\$5.50
<b>Off the plan inspection fee</b>	\$83.00	<b>Direct debit dishonour fee</b> This is a recovery of charges made by our banker in processing the dishonoured payment.	\$2.20
<b>Lodgement of Home Buyers Assistance Account (HBAA) application</b> Fee charged by Keystart to lodge this application on your behalf.	\$55.00	<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 transfer of land</b> Payable when the Housing Authority is buying a share into an existing home.	\$269.50	<b>Repurchased bank cheques for settlement</b> Fee payable if you require Keystart to repurchase a bank cheque.	\$12.00 per cheque
<b>Preparation of co-owner's deed</b> Payable when a co-owner's deed is required for shared ownership loans.	\$270.00	<b>Contract of Sale mortgage discharge release fee</b> Payable when a Contract of Sale mortgage is discharged., preparation of transfer of land fee \$269.50, express post fee \$11.50.	\$281.00

<b>Electronic Lodgement Fee – PEXA</b>	\$65.39	<b>Preparation of statutory declaration</b> Payable when the Housing Authority is required to prepare a statutory declaration if there is an administrator.	\$62.52
<b>Preparation of caveat</b> Payable when a caveat is required for shared ownership loans.	\$79.20	<b>Express Post fee</b> Payable when documents are mailed by express post.	\$11.50
<b>Preparation of caveat withdrawal</b> Payable when a caveat is required for shared ownership loans.	\$79.20	<b>Mortgage discharge fee – Non PEXA</b> Payable when you request the preparation of a discharge of mortgage.	\$79.95
<b>Mortgage discharge fee - PEXA</b> Payable when you request the preparation of a discharge of mortgage. Includes PEXA electronic lodgement fee \$23.58, preparation of discharge of mortgage fee \$79.95.	\$103.53	<b>Fixed Perpetual sale</b> Payable when a fixed shared ownership property is sold back to the Housing Authority. Includes account enquiry fee, preparation of discharge of mortgage fee, preparation of other document fee, preparation of transfer of land fee, preparation of withdrawal of caveat fee.	not ascertainable at this time*
<b>Shared ownership sale</b> Payable when a shared ownership property is sold. Includes preparation of discharge of mortgage fee, preparation of withdrawal of caveat fee.	not ascertainable at this time*	<b>Shared ownership further share purchase</b> Payable when further shares are purchased in a shared ownership property. Includes preparation of discharge of mortgage preparation fee, express post fee, preparation of other document fee, preparation of transfer of land fee, preparation of withdrawal of caveat fee.	not ascertainable at this time*
<b>Shared ownership refinance</b> Payable when a shared ownership property is refinanced. Includes discharge of mortgage preparation fee \$, (mortgage, preparation of withdrawal of caveat fee & co owners deed), check search fee, express post fee	not ascertainable at this time*	<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. This fee is payable at the time you make the application. You will also need to pay any statutory fees and Landgate fees associated with the application.  <b>Application by survivor</b> An administration fee payable to issue instructions to change the mortgage and certificate of title. This fee is payable at the time you make the application. You will also need to pay any statutory fees and Landgate fees associated with the application.	\$50.00 per change  \$50.00 per application



\*These fees include fees determined by the Housing Authority in relation to its interest in a shared equity property which are not currently ascertainable. The total fee will be *advised* on the Quote Statement issued by the Housing Authority at the time of request.

**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](#)