



Fees and charges guide (July 2026)

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
Establishment fee Covers the costs associated with the setup of your loan.	\$600.00	Preparation of offer and acceptance Payable when the Housing Authority is buying a Share into an existing home.	\$106.70
Valuation fee (metro only) 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	Direct debit dishonour fee This is a recovery of charges made by our banker in processing the dishonoured payment.	\$2.20
Preparation of mortgage Covers the cost of preparing the mortgage that secures the loan.	\$211.15	Issue of a bank cheque at settlement Fee for the issue of a bank cheque at settlement.	\$10.00 per cheque
Progress inspection fee Covers the cost of inspection undertaken by a licensed valuer during the construction period.	\$83.00	Contract of Sale mortgage discharge release fee Payable when a Contract of Sale mortgage is discharged., preparation of transfer of land fee \$283.80, express post fee \$11.50.	\$295.30
Off the plan inspection fee	\$83.00	Preparation of statutory declaration Payable when the Housing Authority is required to prepare a statutory declaration if there is an administrator.	\$66.62
Preparation of transfer of land Payable when the Housing Authority is buying a share into an existing home.	\$283.80	Express Post fee Payable when documents are mailed by express post.	\$11.50
Preparation of co-owner's deed Payable when a co-owner's deed is required for shared ownership loans.	\$283.20	Mortgage discharge fee – Non-PEXA Payable when you request the preparation of a discharge of mortgage.	\$84.05
Preparation of caveat withdrawal Payable when a caveat is required for shared ownership loans.	\$83.60	Preparation of caveat Payable when a caveat is required for shared ownership loans.	\$83.60
Electronic Lodgment Fee- PEXA Payable when new mortgage (financial settlement)	\$69.08		

Mortgage discharge fee – PEXA (Standalone – Paid in full) Payable when you request the preparation of a discharge of mortgage. Includes PEXA electronic lodgment fee \$25.52, preparation of discharge of mortgage fee \$84.05.	\$109.57	Mortgage Discharge – PEXA (Refinance/Sale) Payable when you discharge your mortgage through refinance or sale. Includes the Preparation of discharge of mortgage \$84.05 plus PEXA electronic lodgment fee \$51.35	\$135.40
Shared ownership sale 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*	Fixed Perpetual sale 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*
Shared ownership refinance 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*	Shared ownership further share purchase 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*

*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](#)