



Fees and charges guide (July 2020)

This guide outlines the specific fees that may apply to your Keystart loan, as well as any general fees that may apply to your 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 Keystart is buying a Share into an existing home	\$84.70
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.	\$250.00	Application by Survivor An administration fee payable to issue instructions to change the mortgage and certificate of title.	\$50.00
Preparation of Mortgage Covers the cost of preparing the mortgage that secures the loan.	\$191.40	Deed of Priority A fee payable in the event of another lender wanting to register a subsequent Mortgage.	\$50.00
Progress inspection fee Covers the cost of inspections undertaken by a licensed valuer during the construction period.	\$255.00	Change of name An administration fee payable in the event the borrower wishes to change their legal name on the mortgage and certificate of title.	\$50.00
Lodgement of REBA application Fee charged by Keystart to lodge this application on your behalf.	\$55.00	Cheque dishonour fee This is a recovery of charges made by our banker in processing the dishonoured payment.	\$5.50
Preparation of Transfer of Land Payable when Keystart is buying a share into an existing home.	\$227.70	Dishonour fee This is a recovery of charges made by our banker in processing the dishonoured payment.	\$2.20
Preparation of Co-owner's Deed Payable when a Co-owner's Deed is required for shared equity loans	\$217.80	Issue of a bank cheque at settlement Payable at settlement	\$10.00 per cheque
Preparation of caveat Payable when a caveat is required for shared equity loans.	\$64.90	Repurchased bank cheques for settlement Payable at settlement	\$12.00 per cheque
Preparation of caveat withdrawal Payable when a caveat is required for shared equity loans.	\$64.90		

NOTE: Government Fees are not included as they are not Keystart Fees. Government Fees may include stamp duty on the transfer of land and other Landgate charges. 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.

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