Sandhurst Trustees

Sandhurst Commercial Lending Fees and Charges.

8 July 2026

About this booklet

This document should be read in conjunction with the Sandhurst Commercial Standard Terms, your Letter of Offer (or other disclosure documents).

You should refer to the applicable Sandhurst Commercial Standard Terms or contact us to find out which services are available to your account.

Our fees and charges and applicable Government charges may change at any time. You can obtain a current copy of this booklet at any time by contacting us.

This booklet includes fees for Sandhurst Commercial loan facilities.

Obtaining more information

You can get more information about your facility by visiting our website: bendigobank.com.au/stlcommerciallending, telephoning 1800 634 969, visiting your local Bendigo bank branch or contacting your relationship manager.

Access to related banking services

Sandhurst Trustees Limited ('Sandhurst') is not a bank and cannot provide banking services. You may access certain related banking services provided by the Bendigo and Adelaide Bank Limited ('Bank') including Bendigo e-banking, Bendigo Phone Banking and automatic payments. If you require full access to banking services, you will need to apply to the Bank.

Information including fees and charges and terms and conditions applicable to the banking facilities are set out in the Bendigo Payment Facilities Terms and Conditions along with the Schedule of fees charges and transaction accounts rebates and/or Business fees and charges. You should read and understand each relevant part of Bendigo Bank's Terms and Conditions before using any related banking facility. These documents are available at bendigobank.com.au.

Please visit your nearest Bendigo Bank branch or phone 1300 236 344 if you wish to access any of these services.

The following fees may apply in relation to your loan facility and securities:

Agent Lodging Fee

Payable when our representative attends a settlement for the purchase or refinance of any security property or lodging for registration of any security interest.

Available on application

Application Fee

The amount varies based on the complexity of the loan application.

Up to 0.6% of the loan amount

Break Costs

Payable in certain situations, for example if you convert from a fixed to a variable rate, repay your loan in full before the end of the loan term or accelerate the repayment of the loan balance outside of your contracted terms.

Refer to the Sandhurst Commercial Standard Terms for the definition of a Break Event and Break Costs.

Available on application

Consent Fee

Payable for each document we produce for you for any Land Titles Office.

$150

Document Preparation Fee

The cost of preparing the loan documents for your new loan application. The amount varies based on the complexity of the loan application.

Available on application

Discharge Fees

Fee applies to:

a. In relation to each security that you request us to fully or partially release or discharge

b. Where your loan account balance is paid in full, and no security is released or discharged.

$350

Drawdown Fee

Applicable to Line of Credit facilities (minimum redraw $2,000).

Three free redraws per month, fourth and subsequent redraws subject to a fee.

$5

Government Mortgage Discharge Registration Fee

Mortgage Discharge registration fee is charged by State and Territory Governments within Australia for paid-in-full loans, where customers wish to discharge a mortgage.

Varies for each State and Territory.

Available on application

Late Payment/Default Fee

Payable every 30 days a loan is in arrears for 30 consecutive days and the loan is in arrears by at least $100 on day 30.

$65

Legal Fees/Solicitors Disbursements

Costs and disbursements inclusive of GST, payable when establishing a new loan.

Available on application

(Costs for) Non-Standard Documentation and Transactions

To change any standard transaction documents (or if your circumstances require us to change the standard transaction documents to protect our usual rights), we may incur additional transaction costs including internal bank charges.

We will charge you for costs we reasonably incur, and you must pay those costs by the initial Drawdown Date for any Facility, and in any event within 14 days after we notify you that they are payable.

These transaction costs include our internal and external legal fees, dependent on the extent of negotiations.

Available on application

Limit Cancellation Fee

Applicable to Line of Credit – applied upon request to end the facility.

Nil

Personal Property Securities Act (PPSA) Fees

Government fees charged for the use of services, including searches and registration, on the PPSR.

These fees can be found at www.ppsr.gov.au

Progress Inspection Fee (External)

Paid each time our valuer inspects building works in order to recommend that we make a progress payment. Inclusive of GST.

Available on application

Redraw Fee

Fee payable to redraw funds in advance. Redraw is only available on permitted facilities, as contracted.

$25

Registration Fees

Fee to register your mortgage with the relevant Government database.

Available on application

Search Processing Fee

Payable per search on the completion of any of the following: title, company, business name, incorporated association, bankruptcy, covenant, and caveat searches.

$50 per search and $30 for the third and subsequent searches

Settlement Fee

The cost to process the settlement of your facility, or additional funds for your current facility.

$100

Valuation Fee

Payable prior to ordering a valuation required for loan security property. Otherwise deducted from the amount financed or debited to the loan account.

Available on application

Variation Fee

Payable when we agree to:

a. renegotiate an interest rate or product on a loan facility
b. consent to a lease change or dealing affecting the security property.

A production fee may also apply if we are required to produce a document to any Land Titles Office.

$150

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