CONSUMER FEES AND CHARGES

The information below is current as of 5 August 2026.

LIBERTY PRIME RESIDENTIAL LOANS

Documentation fee (payable on or before settlement)	$795
Service fee (payable monthly in arrears)	$10 per month
Substitution fee (payable on release of mortgage when secured property substituted for another property)	$500
Interest rate switching fee (payable on the date of switch from variable to fixed)	$100
Prepayment fee (applies to fixed interest rate loans only and payable on early repayment). We calculate this fee using the applicable formula set out in either regulation 9 or 11 of the Credit Contract and Consumer Finance Regulations 2004.	This amount varies - contact us for a quote.

LIBERTY BOOST RESIDENTIAL LOANS

Establishment fee (payable on or before settlement)	$1,795

LIBERTY CUSTOM RESIDENTIAL LOANS

Establishment fee (payable on or before settlement)	$1,795
Documentation fee (payable on or before settlement)	$795
Service fee (payable monthly in arrears)	$10 per month
Substitution fee (payable on release mortgage when secured property substituted for another property)	$500

LIBERTY PRIME, BOOST AND CUSTOM RESIDENTIAL LOANS

Brokerage fee (payable to broker at settlement)	Up to 2% of loan amount
Investor fee (applies to property investors)	0.50% – 1% of loan amount
Valuation fee (valuer's costs payable on or before settlement)	At cost
Legal fee (solicitor's costs payable at settlement for preparation and issuance of documentation and settlement of loan)	At cost
Re-documentation fee (solicitor's costs payable for new documentation if there is a change to the loan before settlement)	$250
Discharge legal fees (solicitor's costs payable at discharge of mortgage)	At cost
Collateral security fee (payable prior to settlement if more than one secured property)	$175
Discharge administration fee (payable at discharge of mortgage)	$150
Payment dishonour fee (debited on date of dishonour)	$25
Default administration fee (debited on default)	$95
Property Law Act notice fee (payable on the date we send a default notice required by law)	$185
Expired insurance fee (payable when property insurance expires)	$50
Rates arrears fee (payable on receipt of each notice of non-payment from a local or water authority)	$250 per notice

Liberty Financial Ltd and Secure Funding Ltd reserve the right to change fees and charges at any time. Approved applicants only. Lending criteria apply.