

# Kindred Fees and Charges Schedule



The lender of record of the loan is Kindred Home Equity Lending Pty Ltd ACN 692 981 043 (Lender) which will be managed by Kindred Home Equity Pty Ltd ACN 691 776 226 (Manager). The Lender and the Manager are together and separately referred to as 'we/us/our'.

The loan is provided by us under a servicing agreement with a licensed credit provider (Venus Capital Pty Ltd ACN 169 312 510 Australian Credit License 459305).

## Standard loan set up costs

<p><b>Establishment fee:</b> <i>Deducted from your loan amount at settlement</i></p> <p>This fee reimburses us from some of our reasonable costs of establishing the loan.</p>	\$995 *
<p><b>Property valuation:</b> <i>Cost will be charged upfront (if applicable)</i></p> <p>Kindred will cover the cost of any digital valuation. If an on-site valuation is required (e.g. regional property, high-value loans, or if required by credit), the cost will be billed to you. We will provide you with a quote prior to proceeding.</p>	At cost
<p><b>Government and registration fees:</b> <i>Deducted from your loan amount at settlement</i></p> <p>Charged at cost and varies by state or territory. These are government-related charges that include (but are not limited to) mortgage registration, discharge fees (if refinancing), caveat removal, and other lodgement costs. We will provide an estimate before settlement.</p>	At cost
<p><b>Independent legal advice:</b> <i>It will be your responsibility to cover this cost</i></p> <p>We require you to obtain independent legal advice on your loan documentation to ensure that you understand the terms and obligations of your loan.</p>	At cost

## Costs during the loan

### Monthly and ongoing fees:

\$0 \*

\* Where a borrower makes a redraw of a previous early voluntary repayment (where eligible), a redraw fee of \$30 per redraw will apply. Where a borrower makes more than six (6) drawdowns in any rolling 12 month period out of their Cash Reserve facility, a \$30 fee for each additional drawdown (above 6 in any rolling 12 month period) will apply.

## Loan closure costs

### Discharge administration fee:

The discharge administration fee is payable on discharge of any security interest.

\$450

### Government and lodging fees (if applicable):

At cost

\* Higher establishments fees may apply for more complex loans. We will contact you with a quote if applicable.

**Version 2 - Effective as at 9 January 2026**