

## *Fee Schedule*

### Account opening

Company establishment	\$150
Trust application	\$150

### Transaction

Direct debit dishonour	\$9
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*Please note, your financial institution may charge you an additional dishonour fee.*

### Account closure

Closure of account within 4 months after initial draw down	\$500
Early repayment for GearInvest (within 12 months of initial draw down)	\$500

*Please note, for fixed prepaid loans additional break fees may apply.*

For further information, please contact Morgan Stanley Margin Lending on 1800 062 794.

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