

Fees and Charges

SCHEDULE OF STANDARD FEES AND CHARGES APPLIED TO CONSUMER CONTRACTS

Application/Approval/Account Maintenance

Establishment Fee (Direct) \$276.00

We will charge you this fee for processing a new loan application made directly to us, including approval and acceptance.

Dealer / Broker / Introducer Fee

We may charge you a fee of up to \$500.00 per settled transaction.

PPSR \$10.00

We will charge you this fee for registration of our security interest in the Goods.

Refund \$16.00

We will charge you this fee if you overpay us and we refund you.

Statement Fee \$5.00

We will charge you this fee if we give you (at your request) an additional statement. We do not charge you this fee for providing any six monthly continuing disclosure statements.

Transfer Fee \$425.00

We will charge you this fee if you or the guarantor assign or transfer any of your rights or obligations under this Agreement (with our prior written consent).

Caveat Fee \$163.00

If we register a caveat over any of your property at any time, we will charge you caveat registration and release costs, up to a maximum of \$163.00 for each property.

Mortgage Fee \$401.50

If we register a mortgage over your property at any time, we will charge you mortgage registration costs, up to a maximum of \$401.50 for each property.

Credit Card Transaction Fee up to 3.50%

We will charge you this fee if you pay us using your Credit Card (Payment amount plus up to 3.50% merchant fee).

Modifications

Variation Fee \$150.00

We will charge you this fee if we agree you can make an unscheduled part prepayment of the Loan and we have to change the amounts and dates in the schedule of payments on page 1 of these Commercial Terms as a result.

Refinance Fee \$425.00

We will charge you this fee if we change the terms of the Loan to help you if you are having difficulty keeping up with your payments, or if you want to change the term (length) of the Loan.

Collections**Reminder Letter Fee \$55.00**

We will charge you this fee if we have to send you a Reminder Letter. We usually do this 12 - 15 days after you have breached this Agreement (e.g. overdue payments).

Telegram \$3.00

We will charge you this fee if we have to send a Telegram. (We usually only send Telegrams after expiry of Pre-Possession Notices when we are having difficulty contacting a customer. The Telegram would ask you to contact us to avoid further 'enforcement action').

Dishonoured Payment Fee \$5.00

We will charge you this fee if your bank dishonours a payment you make to us.

Repossession Warrant Fee \$75.00

We will charge you this fee if we have to instruct an agent to repossess the Goods (for example, due to overdue payments).

Repossession Fee \$200.00

We will charge you this fee if we have to repossess the Goods.

Repossessed Goods Sales Fee \$870.00

We will charge you this fee if we have to sell the Goods.

Recovery Costs

We will charge you any costs charged by third parties relating to your Loan or this Agreement (e.g. repossession agent, legal provider, repairer). We can provide copies of the invoices on request.

Interest Rates

Interest Rates vary from 6.5% to 12.5% and are subject to change.
