

# SCHEDULE OF STANDARD RATES, FEES AND CHARGES APPLIED TO CONSUMER PERSONAL LOANS



## RATES

Our interest rates range from 8.95% p.a. to 12.95% p.a. and are fixed for the full period of the loan (unless as amended pursuant to the loan agreement). The rate charged will depend on your financial circumstances and takes the following into account:

- How much you need to borrow
- How long you need the loan for
- Your income
- Your other financial commitments
- Your credit history

To better understand the rate that you qualify for, please make contact with your local retailer.

### Default interest rates

If you miss an amount when it's due, a default interest rate of 6% per annum will be charged above the then current interest rate.

## APPLICATION / APPROVAL / ACCOUNT MAINTENANCE

### Establishment Fee (Direct) **\$222.00**

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

### Establishment Fee (Intermediary) **\$120.00**

We will charge you a fee of up to \$120.00 for processing a new loan application via an intermediary, including approval and acceptance.

### Dealer/Broker/Introducer Fee **\$500.00**

We may charge you a fee of up to \$500.00 which we will pay to any dealer/broker/introducer who refers you to us in relation to the Loan.

### PPSR Fee **\$10.00**

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

### Refund Fee **\$16.00**

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

### Early Settlement Fee **\$39.00**

Debited to the account when a loan is settled in full before the final payment date.

### 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 **\$222.00**

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 **Actual Costs**

If we register a caveat over any of your property at any time, we will charge you caveat registration and release costs.

### Mortgage Fee **Actual Costs**

If we register a mortgage over your property at any time, we will charge you mortgage registration costs.

## MODIFICATIONS

### Variation Fee **\$39.00**

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 as a result, or if we agree to release our security interest in the Goods over which you have granted us a security interest and substitute it with a security interest over other Goods.

### Refinance Fee **\$222.00**

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

### Repossession Warning Notice **\$40.00**

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).

### Couriered Letter Fee **\$6.00**

We will charge you this fee if we have to send a couriered letter. (We usually only send couriered letters after expiry of Repossession Warning Notice when we are having difficulty contacting you. The couriered letter would ask you to contact us to avoid further 'enforcement action'.)

### Dishonoured Payment Fee **\$4.00**

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

### Repossession Warrant Fee **\$94.00**

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 **\$94.00**

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

### Reposessed Goods Sales Fee **Actual Costs**

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

### Recovery Costs **Actual 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.

### FEES AND COSTS ADDED TO LOAN BALANCE

If we charge you any of the above fees or costs, we will add that amount to the Loan principal. That means we will charge interest on that amount until you pay it.