

SCHEDULE OF STANDARD FEES AND CHARGES APPLIED TO CONSUMER LOAN AND SECURITY CONTRACTS



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 have to refund you.

Early Settlement Fee \$39.00

Debited to the account when a loan is settled in full before its 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 your loan agreement (with our prior written consent).

Caveat Fee Actual Cost

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

Mortgage Fee Actual Cost

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 repayment of the loan and we have to change the amounts and dates of your payments as a result, or if we agree to release our security interest in 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 your loan 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 letter 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 any personal property over which you have given us security (for example, due to overdue payments).

Repossession Fee \$94.00

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

Repossessed Goods Sales Fee Actual Cost

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

Recovery Costs Actual Cost

We will charge you any costs charged by third parties relating to your loan or your loan 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 principal amount of your loan. That means we will charge interest on that amount until you pay it.