

FEE SCHEDULE

Schedule of standard fees and charges applied to personal loans*

APPLICATION / APPROVAL / ACCOUNT MAINTENANCE

Establishment Fee (Direct) \$246.00

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

Establishment Fee (Intermediary) \$125.00

We will charge you a fee for processing a new loan application via an intermediary, including approval and acceptance.

Dealer/Broker/Introducer Fee \$295.00

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

Refund Fee \$3.00

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

Early Settlement Fee \$7.00

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

Statement Fee \$3.00

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 statements.

MODIFICATIONS

Variation Fee \$0.00

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 in these Commercial Terms as a result.

COLLECTIONS

Reminder Letter Fee \$11.00

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

Demand Notice Fee \$6.00

We will charge you this fee if we have to send you a Demand Notice. We usually do this 30 days after you have breached the Agreement (e.g. overdue payments).

Final Demand Notice Fee \$15.00

We will charge you this fee if we have to send you a Final Demand Notice. We usually do this 60 days after a breached term (e.g. overdue payments).

Dishonoured Payment Fee \$3.00

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

Couriered Letter Fee \$3.00

We will charge you this fee if a letter is couriered to you. Letters may be couriered to you if your Loan is in arrears and/or we are having difficulty contacting you about your Loan.

Recovery Costs Actual Cost

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.

*Fees may be changed under clause 11.2(b)(ii) of the General Terms.