

CONSUMER FEE SCHEDULE

The following fees may be varied from time to time in accordance with clause 6.3 of the General Terms.

ESTABLISHMENT FEES

Establishment Fee	
A fee of up to \$375.00 (including a Dealer / Broker / intermediary fee of up to \$150.00) is charged for the processing of a new loan application via an intermediary, including approval and acceptance and added to the contract when the loan is actually drawn.	

Direct Establishment Fee	\$425.00
Charged for processing a Direct loan application, including approval and acceptance and added to the contract when the loan is actually drawn.	

OTHER CREDIT FEES

PPSR	\$10.00
Charged to the contract when drawn for registration of our security with the Personal Property Security Register.	

Refund	\$16.00
Debited from the account when an overpayment is received and a refund is made to the client.	

Settlement	\$150.00
Debited to an account when a loan is settled in full before its final payment date.	

Statement	\$5.00
Debited to an account when an additional statement is requested and supplied (outside of the six monthly statement which is provided free of charge).	

Assignments	\$425.00
Charged when assigning an Agreement from one purchaser/s and or guarantor's name to another purchaser/s and or guarantor's name.	

Caveat Fee	\$163.00
For a loan and mortgage agreement we will register a caveat over the property, caveat registration and release cost will be charged to a loan to a maximum of \$163 for each property.	

Mortgage Fee	\$401.50
For any loan agreement where we will register a mortgage over a property, mortgage registration costs will be charged to a loan to a maximum of \$401.50 for each property.	

Credit Card Transaction Fee	3.50%
Charged when a payment is made by Credit Card. (Payment amount + 3.50% merchant fee).	

Contract Variation	\$150.00
Charged when the goods described in the Agreement are to be changed or the loan is to be restructured following an unscheduled part prepayment.	

Refinance	\$425.00
Charged when we restructure an existing account to assist a customer who may be experiencing difficulty in maintaining the current payments or wishes to restructure the term.	

DEFAULT FEES

Pre-Possession Notice	\$55.00
Debited to a loan account when a pre-possession notice is issued. This is generally 12-15 days after a breach of terms (e.g. overdue instalment).	

Email/ facsimile/Telegram	\$3.00
Debited to a loan account when a telegram is sent. Telegrams are generally sent after expiry of pre-possession notices when the Lender is having difficulty contacting customers, asking them to contact the creditor to avoid further "enforcement action".	

Dishonoured payment	\$5.00
Debited to a loan account in the event a payment tendered to an account is dishonoured by the customer's bank.	

Issue of Repossession Warrant	\$75.00
Debited to a loan account when it is necessary to issue a repossession warrant as a result of serious default (e.g. overdue instalments). This amount along with the arrears and any agent's costs are due and payable immediately to avoid repossession.	

Repossession Fee	\$200.00
Debited to a loan account after the Lender (or it's agent) effects repossession of goods.	

Repossessed Vehicle Sales Fee	\$870.00
Debited to a loan account after we sell a repossessed motor vehicle via our Registered Motor Vehicle Trader outlet.	

Recovery Costs	
Costs incurred by a third party (e.g. Repossession Agent, Legal Provider, Repairer) will be debited to a loan account for the invoiced amount. Copies of the invoice are available on request.	

Interest Rates	
Our interest rates range from 12.95% p.a. to 18.95% p.a. The rate charged will depend on your financial circumstances, taking into account: <ul style="list-style-type: none"> • how much you want to borrow • the term of your loan • your income • your other financial commitments • your credit history • To understand the rate that will apply to you please call 0800 727 101. 	