

**SCHEDULE OF FEES AND CHARGES APPLICABLE FOR PERSONAL, VEHICLE AND BROKER LOANS**  
Effective 11<sup>th</sup> November 2015

**LOAN APPLICATION AND ACCOUNT MAINTENANCE**

<b>LOAN ESTABLISHMENT FEE</b>	
A fee relating to the receiving & processing of an application combined with the acceptance & establishment of the loan as disclosed in the individual loan agreement. Rate varies depending on the loan amount and applicant profile. Charged to the loan when drawn.	\$50 - \$695
<b>LOAN ADMINISTRATION FEE</b>	
A fee for maintaining the servicing of the loan. Calculated as part of the instalment.	\$2 per weekly instalment \$4 per fortnightly instalment \$8 per monthly instalment
<b>PERSONAL PROPERTY SECURITIES REGISTER (PPSR) FEE</b>	
Fees for the costs associated with registering our security interest with the PPSR on any security used against a loan as collateral. Charged to the loan when drawn.	
Registration Fee	\$10
Applicant Check (per applicant)	\$1.50
<b>OTHER THIRD PARTY ESTABLISHMENT FEES</b>	
We will charge other third party fees associated with the establishment of the loan (e.g. Veda Credit Checks, Motorweb Vehicle Checks, Drivers Licence Verification Checks). Charged to the loan when drawn.	
<b>REFERRAL FEE</b>	
Some loan agreements may be subject to a Referral Fee should a vehicle dealer or broker opt to add this fee in. Charged to the loan when drawn.	Max. \$750
<b>REFUND TRANSACTION FEE</b>	
A fee is charged when a request for any credit on the loan to be refunded is completed.	\$20
<b>PREPAYMENT FEE</b>	
An administration fee that is charged to the loan where the loan is settled early.	
Full Prepayment	\$40
Loan Top-Up / Refinance	\$25
<b>MODIFICATION FEES</b>	
<b>REASSIGNMENT FEE</b> (charged to a loan when assigning one borrower(s) and/or guarantor(s) name to another borrower(s) and/or guarantor(s) name)	\$250
<b>SECURITY VARIATION FEE</b> (charged to a loan when the goods/security against a loan are to be changed)	\$30

**COLLECTIONS**

<b>TEXT MESSAGE FEE</b>	
Fee is charged to the loan when attempts are made to contact the borrower(s) and/or guarantor(s) via text message after a breach of the loan agreement has occurred (e.g. overdue loan instalments). Applies on a per-text basis.	\$2
<b>PHONE CALL FEE</b>	
Fee is charged to the loan when attempts are made to contact the borrower(s) / guarantor(s) via telephone after a breach of the loan agreement has occurred (e.g. overdue loan instalments). Applies on a per-call basis.	\$5
<b>LETTER FEES</b>	
Letter fees are charged to the loan upon issuance.	
<b>REMINDER LETTER FEE</b> (sent to the borrower(s) / guarantor(s) after a breach of the loan agreement has occurred (e.g. overdue loan instalments)	\$7.50
<b>WARNING TO AVOID DEFAULT LOADING LETTER FEE</b> (issued against an unsecured loan)	\$25
<b>PRE-POSSESSION NOTICE FEE</b> (issued under the Credit (Repossession) Act 1997)	\$25
<b>REPOSSESSION WARNING NOTICE FEE</b> (issued under the Credit Contracts and Consumer Finance Act 2003)	\$25
<b>REPOSSESSION ORDER</b> (issued when we authorise our repossession agents to repossess the loan security when the action stated in a Pre-Possession Notice or Repossession Warning Notice has not been completed within the stated timeframe)	\$35
<b>POST-POSSESSION NOTICE</b> (issued following the repossession of security under the Credit (Repossession) Act 1997)	\$40
<b>POST-REPOSSESSION NOTICE</b> (issued following the repossession of security under the Credit Contracts and Consumer Finance Act 2003)	\$40
<b>STATEMENT OF ACCOUNT AFTER SALE NOTICE</b> (issued following the sale of repossessed security)	\$40
<b>RECOVERY COSTS</b>	
Costs incurred by a third party (e.g. repossession agent, legal provider, repairer) will be charged to the loan for the invoiced amount. Copies of invoices are available upon request.	

**DEFAULT INTEREST**

<b>DEFAULT INTEREST</b>	
In the event of an instalment being missed we will charge default interest at the default interest rate stated on the individual loan agreement from the time the payment was missed until the arrears are paid.	The annual interest rate at the time of the default plus 10% per annum.