

FEE SCHEDULE

Schedule of standard fees and charges applied to extend unsecured loans*

APPLICATION / APPROVAL / ACCOUNT MAINTENANCE

Establishment Fee **\$53.00**

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

Early Settlement Fee **Maximum fee of \$7.00**

This fee may be 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 may charge you this fee if you make a Part Prepayment of the Loan and we agree to change your future Payment Amounts (rather than reduce the term of the Loan) and we have to change the SCHEDULE OF PAYMENTS or refinance the Loan as a result, or if we agree to release our security interest in the Goods and substitute it with a security interest over other Goods.

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.

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