



## Schedule of Standard Fees and Charges applied to Consumer Contracts

### Application / Approval / Account Maintenance

**Establishment Fee** **\$250.00**

A fee of up to \$250.00 is charged for processing a new loan application via an intermediary, including approval and acceptance and added to the contract when the loan is actually drawn.

**Dealer / Broker / Introducer Fee** **\$350.00**

A fee of up to \$350.00 may be paid to a Dealer / Broker / Introducer for referring a loan to us.

**Direct Establishment Fee** **\$400.00**

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

**PPSR** **\$3.00**

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

**Refund** **\$25.00**

Debited to the account when an overpayment is received and a refund is made to the client.

**Settlement** **\$150.00**

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

**Statement** **\$12.50**

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

**Assignments** **\$350.00**

Charged when assigning a contract from one purchaser/s and or guarantor's name to another purchaser/s and or guarantor/s name.

### Modifications

**Contract Variation** **\$150.00**

Charged when the goods on the contract are to be changed.

**Refinance** **\$400.00**

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.

### Collections

**Pre-Possession Notice** **\$40.00**

Debited to loan account when a Pre-Possession Notice is issued. This is generally 12-15 days after a breach of terms (e.g. overdue instalments).

**Telegram** **\$8.95**

Debited to loan account when a Telegram is sent. Telegrams are sent generally after expiry of Pre-Possession Notices when we are having difficulty contacting customers, asking them to contact us to avoid further 'enforcement action'.

**Dishonoured payment** **\$10.00**

Debited to a loan account in the event of a payment tendered to an account is dishonoured by the clients Bank.

**Issuance of Repossession Warrant** **\$50.00**

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** **\$150.00**

Debited to a loan account after we effect repossession of goods secured to a loan.

### **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 which are available upon request.