

FEE SCHEDULE

SCHEDULE OF STANDARD FEES AND CHARGES APPLIED TO CONSUMER LOANS*



APPLICATION / APPROVAL / ACCOUNT MAINTENANCE

Establishment Fee (Direct)

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

Establishment Fee (Intermediary)

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

Dealer/Broker/Introducer Fee

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.

PPSR Fee

We will charge you this fee for registration of our security interest in the Goods.

Refund Fee

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

Early Settlement Fee

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

Statement Fee

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 continuing disclosure statements.

Caveat Fee

If we register a caveat over any of your property at any time, we will charge you caveat registration and release costs.

Mortgage Fee

If we register a mortgage over your property at any time, we will charge you mortgage registration costs.

MODIFICATIONS

Variation Fee

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, or if we agree to release our security interest in the Goods and substitute it with a security interest over other Goods.

COLLECTIONS

Repossession Warning Notice Fee

We will charge you this fee if we have to send you a Repossession Warning Notice. We usually do this 12-15 days after you have breached this Agreement (e.g. overdue payments).

Couriered Letter Fee

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.

Dishonoured payment Fee

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

Repossession Warrant Fee

We will charge you this fee if we have to instruct an agent to repossess the Goods (for example, due to overdue payments).

Repossession Fee

We will charge you this fee if we have to repossess the Goods.

Repossession Vehicle Sales Fee

We will charge you this fee if we sell the Goods. We select the method of sale in order to obtain the best price reasonably obtainable for the Goods and the fee will differ depending on how the Goods are sold as follows:

If we sell the Goods through our outlet, as a registered motor vehicle trader;

OR

If we sell the Goods in any other manner.

Debit card fee

We will charge you this fee when you make a payment on your Loan by debit card. The fee for each payment will be \$0.36c plus 1.63% of the payment amount. This fee will be deducted from your payment when it is made.

Recovery Costs

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 12.2(b)(ii) of the General Terms.