

Schedule of Standard Fees and Charges

Credit Application / Maintenance

- *Credit Check and Decisioning Fee* \$20.59

A fee of up to \$20.59 is charged for processing a new loan for each party attached to the contract. The fee includes credit, decisioning fee, and a search of the personal properties security register.

- *Dealer / Broker / Introducer Fee* \$395.00

A fee from \$395.00 may be paid to a Dealer / Broker / Introducer for referring a loan to us. This fee is payable to the Dealer / Broker / Introducer and forms part of the loan.

- *Direct Establishment Fee* \$295.00

Charged for processing a direct loan application, including approval and acceptance and added to the contract when the loan is actually drawn. This fee may vary where additional testing and verification is required, and where the amount of work performed by the loans approval staff is high.

- *Personal Properties Securities Registration (PPSR)* \$10.00

Charged to the contract and subsequently paid to Ministry of Economic Development for registration of our security interest on the Personal Property Securities Register.

- *Personal Properties Securities Search (PPSR)* \$5.00

Charged to the contract and subsequently paid to Ministry of Economic Development for registration of our security interest on the Personal Property Securities Register.

- *Early Settlement (Consumer)* \$45.00

Charged to the account when a loan is settled in full before its maturity date.

- *Early Settlement (Motor Vehicle Consumer)* \$245.00

Charged to the account when a loan is settled in full before its maturity date.

- *Administration fees* \$7.50

Charged to account each month end.

- *Statement* \$5.00

Charged to the account when a statement is requested and supplied.

- *Direct debit amendment fee* \$15.00

Charged to the contract when a modification is made to the direct debit instruction at the customer's request.

- *Refund* \$10.00

Charged to the account when an overpayment is received prior to completion of the account and a refund is made.

- *Caveat Fee* \$225.00

Charged to a loan when we register a caveat over the property. Caveat release costs will also be charged on completion of the loan of \$225.00

- *Mortgage Fee* \$495.00

Charged to loan agreement where we register a mortgage over a property.

Loan Variation

- *Contract Variation* \$95.00

Charged when the goods on the contract are changed or, where the term and or repayment amount is modified to accommodate the Debtor. (Other than a hardship application where there is no charge)

- *Assignment* \$40.00

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

Collection

- *SMS fees* \$0.50

Charged where an account is currently in default and has not been remedied, and it is deemed necessary to contact by SMS messaging service.

- *Second Reminder letter* \$10.00

Charged where an account currently in default has not been remedied, requiring us to send a furthermore serious letter

- *Pre-Possession / Repossession Notice* \$25.00

Charged to account when a Pre-Possession / Repossession Notice is issued.

- *Repossession Fee* \$195.00+

Charged to a loan account after we effect repossession of goods secured to a loan. Charges vary depending on the whereabouts of the goods, and the cost associated with collection. Agents submit a third party invoice, based on what a reasonable charge for there time and effort.

- *Recovery Costs*

Costs incurred by third party (e.g. Repossession Agent, Debt collection Agency, Legal Services, Repairer) will be added to a loan account based on a third party invoice. Copies of all invoices are available upon request.