

SCHEDULE OF STANDARD FEES AND CHARGES APPLIED TO CONSUMER LOAN AND SECURITY CONTRACTS



APPLICATION/APPROVAL/ACCOUNT MAINTENANCE

Establishment Fee

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

For AA Members	\$212.00
Non AA Members	\$262.00

PPSR Fee **\$10.35**

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

Refund Fee **\$20.00**

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

Early Settlement Fee **\$23.00**

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

Statement Fee **\$4.00**

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 continuing disclosure statements.

Caveat Fee **Actual Cost**

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

Mortgage Fee **Actual Cost**

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

MODIFICATIONS

Variation Fee **\$80.00**

We will charge you this fee if we agree you can make an unscheduled part repayment 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 **\$55.00**

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 **\$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.

Dishonoured Payment Fee **\$3.00**

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

Repossession Warrant Fee **\$134.00**

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 **\$149.00**

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

Repossessed 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; **\$770.00**

OR

If we sell the Goods in any other manner. **Actual Cost**

Debit card fee **\$0.36c plus**

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. **1.63% of the payment amount**

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 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 charged under clause 12.2(b)(ii) of the General Terms.