



Schedule of Fees & Charges Personal Loan Products

Effective 2nd September 2019

Application & Ongoing Fees

These are the standard fees applicable to our Personal Loan products.

Fee	Secured Personal Loan	Unsecured Personal Loan	New Vehicle Loan
Establishment Fee	\$250	\$250	\$250

Other Fees

These fees may or may not be charged dependent on the circumstance of the loan.

Fee	Secured Personal Loan	Unsecured Personal Loan	New Vehicle Loan
Security Variation	\$50	-	\$50
Changes to Loan Contract	\$150	\$150	\$150
Direct Debit Dishonour Fee	\$15	\$15	\$15

What do these Fees Mean?

Changes to Loan Contract	Any amendments made to the loan after the loan contract has been created but before it has been funded will incur a fee.
Establishment Fee	A one off upfront fee for setting up your loan.
Direct Debit Dishonour Fee	Charged if your direct debit payment is dishonoured due to insufficient funds
Security Variation	When there is a variation made to the security used for an existing loan agreement. For example you change the vehicle which secures your loan.