



# Schedule of Fees & Charges

## Personal Loan Products

Effective 11<sup>th</sup> October 2021

### 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
Monthly Fee	\$8	\$8	\$8

### 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	\$150	NA	\$150
Loan Variation	\$150	\$150	\$150
Direct Debit Dishonour Fee	\$15	\$15	\$15
Redraw (Online / In Branch)	\$0 / \$25	\$0 / \$25	\$0 / \$25

### What do these Fees Mean?

Direct Debit Dishonour Fee	Charged if your direct debit payment is dishonoured due to insufficient funds
Establishment Fee	A one off upfront fee for setting up your loan.
Redraw	Charged if you access advance payment on your loan in-branch.
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.
Loan Variation	When there is a variation made to an existing loan agreement. For example remaining loan term, altering repayments or family name change.