

## **Fee Statement**

# No hidden charges, no direct debit fees and no penalty for early repayment

#### **Loan Fees**

While keeping up to date with your repayment schedule, the following fees will apply:

Loan Origination Fee	Up to 4%
Loan Disbursement Fee	Zero
Fortnightly Interest Rate	Interest rates start from 14.9% APR but may vary based on our loan assessment
Early Repayment Fee	Zero
Direct Debit Fee	Zero

#### **Additional Fees**

If you fail to keep up with the your repayment schedule, the following fees may apply:

Direct Debit Dishonour Fee	Up to \$30 per dishonoured direct debit*
Payment Rescheduling Fee	Up to \$40 for for each payment that is rescheduled as a result of a missed payment*

<sup>\*</sup> Please note: your bank may also charge you a fee for dishonoured payments



### We're here to help

If you're going to miss a payment, call us in advance on 1300 88 58 93 and we'll see what we can do to help.