

## No hidden charges, no direct debit fees and no penalty for early repayment after 3 months

### Loan Fees

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

<b>Loan Origination Fee</b>	Up to 4%
<b>Loan Disbursement Fee</b>	Zero
<b>Fortnightly Interest Rate</b>	Interest rates start from 15.99% APR but may vary based on our loan assessment

### Additional Fees

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

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

\* Please note: your bank may also charge you a fee for dishonoured and rescheduled payments

### Early Loan Payout Fees

A prepayment fee will apply if a loan is paid out before the three-month period:

<b>Early Repayment Fee</b>	This fee will equal any interest due but not paid until the 6th fortnightly payment
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### Have Questions?

Our support team is available on 1300 88 09 72 or [support@moula.com.au](mailto:support@moula.com.au) from 9am to 5pm AET, Monday to Friday.