

## 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 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 |
|----------------------------|---|



#### 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.