

**SCHEDULE OF STANDARD FEES AND CHARGES APLIED TO CONSUMER CONTRACTS FOR PERSONAL  
LOANS, CAR LOANS AND BRIDGING LOANS  
Effective 6<sup>th</sup> June 2015**

**LOAN APPLICATION AND ACCOUNT MAINTENANCE**

<b>LOAN ESTABLISHMENT FEE</b>	
A fee is charged for processing and approving a new loan application or a loan top-up, as disclosed in the individual loan contract	
Secured Loan less than \$3,000	\$295
Secured Loan between \$3,000 and \$10,000	\$395
Secured Loan greater than \$10,000	\$495
Loan Top Up less than \$5,000	\$200
Loan Top Up greater than \$5,000	\$275
Plus Caveat/Mortgage Registration	Caveat \$395 Mortgage \$795
<b>LOAN ADMINISTRATION FEE</b>	
A monthly fee to cover the administration of a loan and processing payments	\$5 per month
<b>PREPAYMENT FEE</b>	
This represents a reasonable estimate of our loss arising on any full or part prepayment. $u \times (i - (r + 2.50)) / 100 \times d / 365$ where: u = unpaid balance at the time of full prepayment; i = the annual fixed interest rate applicable to the loan for the term of the loan r = ANZ Bank New Zealand Limited 90 day bill rate previously set on the first day of most recent calendar quarter (i.e 01 January, 01 April, 01 July or 01 October). If no rate is available then the 90 days rate set by any other major registered bank. d= the lesser of (i) 90; and (ii) if the balance of the term remaining under the Finance and Security Deed is less than 90 days, the number of days remaining.	
Release of property security	Based on actual third party costs or \$250 per security
<b>LOAN RESTURCTURE FEE</b>	
Charged when we restructure an existing loan to assist a customer who is having difficulty in maintaining current payments or wishes to restructure the loan	\$250
<b>INSURANCE REFUND ADMIN COST</b>	
If you require a refund on your payment protection insurance, an admin fee is charged	\$50

**DEFAULT FEES AND COLLECTIONS**

<b>ARREARS MANAGEMENT FEE</b>	
If your loan is in arrears at any time during a month an arrears management fee becomes payable	\$25 per month
<b>REPOSSESSION WARNING NOTICE</b>	
Debited to the loan when a pre-possession notice is issued	\$45
<b>REPOSSESSION FEE</b>	
Debited to the loan after we issue a default notice in accordance with Property Law Act 2007	\$175
<b>ISSUE COURT PROCEEDINGS</b>	
Debited to the loan when we issue court proceedings	\$200
<b>RECOVERY COSTS</b>	
We will charge you any costs by third parties relating to your loan (e.g. Repossession Agent, Property Valuations, Court Fees). Copies of invoices are available on request	
<b>DEFAULT INTEREST</b>	
If you do not pay an amount when due we will charge interest at the default interest rate on the amount which is due and unpaid while the default continues.	The annual interest rate at the time of the default plus 10% per annum