

Schedule of Standard Fees and Charges applied to Consumer Contracts

Annual Interest Rate

The annual interest rate range that is applicable to a particular client is between 12.95% - 19.95% and is assessed by taking into account the clients credit history, affordability, asset backing, security value and stability in employment and residence

Application / Approval / Account Maintenance

Establishment Fee \$450

This is a fee for receiving and processing the loan application together with acceptance and establishment of the loan and is added to the loan contract when the loan is drawn.

Account Maintenance Fee \$9.00

This fee is part of the loan instalment and is for the maintenance service provided per month

The fee is charged at:

Loan Instalment plus \$9.00 per month

PPSR \$19

This fee is charged to the loan contract when drawn for the cost of lodging security and releasing security when the contract has been completed.

Caveat Fee \$658

Where a loan is secured by a caveat / agreement to mortgage we will register a caveat over the property, caveat registration and release costs will be charged to the loan to a maximum of \$658.00 for each property.

Mortgage Fee

For any loan where we register a mortgage over a property, mortgage registration costs will be charged to the loan on invoice from the solicitor. NB: Upon settlement, costs may be incurred for the release of the mortgage.

Early Repayment Fee \$75

Administration fee charged to the loan account when the account is settled early.

Modifications

Contract Variation (Security) \$85

Fee is charged when the goods/security on the loan contract are to be changed

Assignment Fee \$85

This fee is charged when assigning a contract from one Debtor(s) and/or Guarantor(s) name to another Debtor(s) and/or Guarantors(s) name.

Collections

Dishonoured Payment Fee \$15

Fee is charged to the loan account in the event of a payment tendered to the account is dishonoured by the Debtor's bank.

Insurance Letter Fee \$15

Fee is charged to the loan account in the event that the insurance company has notified Oxford that the premium is pending

SMS Charge \$0.20c

Fee is charged to the loan account where we are attempting to contact the client by SMS message service after a breach of agreement has occurred (e.g. overdue instalments).

Phone Call \$2

Fee is charged to the loan account where a Credit Controller is attempting to contact the Debtor regarding overdue amounts on the loan account where the loan account has been in arrears for more than 10 days.

Repossession Warning Notice \$30

Fee is charged to a loan account when a Pre-repossession Notice is issued. This is generally 9 days after a breach of terms (e.g. overdue instalments)

Repossession Warrant \$50

Fee is charged to the loan account when it is necessary to issue a Repossession Warrant as a result of a serious default (e.g. overdue instalments). This amount along with the arrears and any agent costs are due and payable immediately to avoid repossessions.

Recovery Costs

Costs incurred by a third party (e.g. repossession agent, legal provider, repairer) will be charged to a loan account for the invoiced amount, copies of which are available upon request.

Post-Repossession Notice \$30

A Post Possession Notice is issued within 21 days of the taking of goods by the Creditor. Fee for the issue of Post Possession Notice will be charged to the loan account.

Statement of Account After Sale \$30

Fee is charged to the loan account following production and service of this notice after sale of goods within 10 days of the sale being affected.

Formal Demand (Mortgage) \$50

Fee is charged to a loan account for a Demand issued when the loan account has a serious breach of agreement. Formal demand is issued prior to a Property Law Notice.

Property Law Notice (Mortgage) \$30

Fee is charged to the loan account when a serious breach of agreement has occurred (e.g. overdue instalments).

Insurance

The cost of insurance cover for Loan Repayment Insurance, Motor Vehicle Insurance, Mechanical Breakdown Insurance and Accidental Death Insurance may be included in the loan. The premium financed will be paid to the relevant insurance company and provide insurance cover for the period stated in each insurance proposal.