

Schedule of Fees

The following charges may become payable under, or in connection with your Vehicle Loan and/or Flexi Loan:

Fee Type	Fee	Description
Initial Fees	Establishment Fee	An establishment fee of up to \$200 will be charged for the costs associated with processing and establishing your Vehicle Loan.
	Referral Fee	A referral fee of up to \$495 may be charged to your Vehicle Loan.
	Starter Interrupt Device Install Fee	A fee of \$395 will be charged to your Vehicle Loan for the Starter Interrupt Device (SID) and installation (if applicable).
	Go Connect Device Fee	A fee of up to \$395 will be charged to your Vehicle Loan for the Go Connect Device installation, and ongoing use (if applicable).
Credit Fees	Loan Management Fee	There is a fee for administering your Vehicle Loan account of up to \$6 per month.
	Starter Interrupt Device Rental Fee	There is a rental charge for the Starter Interrupt System of up to \$11.50 per month (if applicable).
Variation Fees	Variation Fee	If we agree to a variation of your Vehicle Loan or Flexi Loan, including drawdowns, we may require a variation fee of up to \$55 .
	Full Prepayment Fee	If you pay the unpaid balance in full before the final payment is due, you may be charged an administration fee of up to \$25 .
Collection Fees	Missed Payment Fee	If you miss a payment and your Loan is overdue, a default fee of up to \$6 may be charged.
	Payment Arrangement (PTP) Fee	If any payment is not received, and as a result you enter into a Payment Arrangement (PTP) to pay off the missed payment(s), we may charge a fee of up to \$6 for establishing and monitoring the Payment Arrangement (PTP).
	Default Interest	Default interest is calculated at the rate of 3% per annum in addition to the annual interest rate referred to in your contract. Default interest is charged on any amount overdue from the time you fail to make a due payment until the overdue amount is paid. Default interest charges are calculated by multiplying the amount in arrears at the end of the day by a daily default interest rate. The daily default interest rate is calculated by dividing the annual default interest rate by 365. Interest is charged to your account at the end of each month.
	Repossession Action Fee	If we have to issue you a repossession related notice or prepare a repossession authority document we may charge a fee of up to \$30 for the preparation and costs associated with these actions.
	Repossession Agent Fee	If we have to send our field agent to you or the vehicles location or carry out the repossession of the Financed Vehicle we may charge a fee of up to \$80 for each of these actions.
	Tamper Fee	A tamper fee of up to \$495 will be charged to your loan if you tamper with the Starter Interrupt Device (SID), or if the unit is damaged or lost.
	Enforcement Fees	In the case of enforcement, including (but not by way of limitation) Court or Disputes Tribunal proceedings and seizure and sale of secured property, we may charge your account for the expenses we bear on your behalf. This includes Court and Tribunal costs, solicitors' fees and disbursements, debt collection agency fees and disbursements, valuer's fees and disbursements, auctioneer fees and disbursements, process server's fees and any of our agent's costs including staff in effecting such enforcement plus any other necessary disbursements as those costs are ascertained.