

Personal Loan Fees and Charges

For new loans effective from
1 July 2026

Fees & Charges	Description	Secured Personal Loan	Unsecured Personal Loan
New Loans			
These credit fees and charges will be payable over the term of your loan.			
Application Fee	Payable to us on or before the settlement date for establishing your loan.	\$200	
PPSR Search & Registration Fee	Payable to us to cover the cost when we undertake a search of and register our interest in the Personal Property Securities Register for a vehicle and/or equipment that we are taking as security.	At Cost	n/a
Other Fees and Charges You May Have to Pay			
These credit fees and charges may become payable over the term of your loan and are payable when the relevant event occurs, the expense is incurred, or the service is provided.			
Default Administration Fees	Payable to us when you are in default because you have not, (or a security provider has not), performed an obligation on time (including any obligation to pay money). This fee is payable monthly, commencing one month after the obligation should have been performed and up to and including the month in which the obligation is performed. We debit these fees to your loan account each month until the default is remedied.	\$50.00 each month	
Renegotiation Fee	Payable to us whenever we agree to renegotiate or vary conditions on your loan other than altering interest rate options.	\$300.00 per renegotiation	
Security Substitution Fee	Payable to us when you ask us to substitute a new security for a security.	\$300.00 per new security	n/a

Fees and charges shown are general information only. The fees and charges that apply to your Personal Loan are set out in your loan contract.