

Small Amount Credit Contract

If the principal amount you borrow ranges from \$300 to \$2,000, you'll only incur the loan establishment fee and the monthly loan fee as long as you make all scheduled repayments on time. However, dishonor and default fees will be charged if any repayments are missed.

Loan Fees and Charges	
Establishment fee One-off fee, paid evenly over the duration of the loan	20% of principal
Monthly loan fee Charged per month or part thereof, as long as the loan is outstanding.	4% of principal per month

Fees that may apply

Dishonoured or Missed Payment Fee

\$20

Payable to us when we are notified of a dishonour by our bankers for a payment you made by direct debit or are late in paying or miss a payment due other than by direct debit, this fee may be debited to your account and form part of the balance on which interest (if any) is charged.

Enforcement Expenses

At cost

Payable to us when we need to take action to enforce the contract.

Medium Amount Credit Contract

If the amount you borrow is between \$2,050 and \$5,000, and you make all your scheduled repayments on time, you will only incur the loan establishment fee and interest charges based on the applicable interest rate. Additional fees will be applied if you miss or need to reschedule any repayments.

Loan Fees and Charges	
Establishment fee One-off fee, payable at the beginning of your loan.	\$400
Interest rate	36% per annum (fixed)

Comparison rate

The comparison rate is based on an unsecured loan for an amount of \$2500 over 2 years with a \$400 establishment fee.

53.3385%

WARNING! This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

Fees that may apply

Dishonoured or Missed Payment Fee

\$20

Payable to us when we are notified of a dishonour by our bankers for a payment you made by direct debit or are late in paying or miss a payment due other than by direct debit, this fee may be debited to your account and form part of the balance on which interest (if any) is charged.

Enforcement Expenses

At cost

Payable to us when we need to take action to enforce the contract.