

**SCHEDULE OF STANDARD FEES AND CHARGES APPLIED TO CONSUMER
CONTRACTS FOR PERSONAL LOANS, CAR LOANS AND BRIDGING LOANS
Effective 01 April 2016**

LOAN APPLICATION AND ACCOUNT MAINTENANCE

BASE LOAN ESTABLISHMENT FEE – Base fees can be adjusted for Bespoke lending that incur additional time or mileage costs	
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
Secured Loans greater than \$50,000	Priced per application
Plus Caveat/Mortgage Registration	Caveat \$395 Mortgage \$795
BESPOKE – Bridging finance and CCCFA and Non CCCFA business loans	
BASE LOAN ESTABLISHMENT FEE – Base fees can be adjusted for Bespoke lending that incur additional time or mileage costs	
A minimum base fee above applies based on all Finance Direct loans. These fees are a minimum and bespoke pricing will apply for loans that incur property inspections, client visits/ meetings, administration, mileage or other direct or indirect cost associated with establishment. Total credit fees are estimated by Finance Direct and disclosed on the finance contract. See below our current time and mileage charges.	
LOAN ADMINISTRATION FEE	
A monthly fee to cover the administration of a loan and processing payments	\$5 per month
PREPAYMENT FEE	
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
LOAN RESTRUCTURE FEE	
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

DEFAULT FEES AND COLLECTIONS

ARREARS MANAGEMENT FEE	
If your loan is in arrears at any time during a month an arrears management fee becomes payable	\$25 per month
REPOSSESSION WARNING NOTICE	
Debited to the loan when a pre-possession notice is issued	\$45
REPOSSESSION FEE	
Debited to the loan after we issue a default notice in accordance with Property Law Act 2007	\$175
ISSUE COURT PROCEEDINGS	
Debited to the loan when we issue court proceedings	\$200
RECOVERY COSTS	
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	
DEFAULT INTEREST	

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
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BESPOKE – Bridging finance, CCCFA and Non CCCFA Business loans	
<ul style="list-style-type: none"> - \$300 per hour per person for every property visit, client visit, meeting in the geographical region of Finance Direct plus 0.90 cents per kilometer travelled plus any out of pocket expenses - \$500 per person for every property visit/ client visit or meeting outside the region of Finance Direct plus 0.90 cents per kilometer travelled plus any out of pocket expense. - Up to \$125 per hour for sundry loan administration for any legal securitization plus actual cost of plus of outside solicitors/ contractors. - Up to \$350 administration fee on securitization discharge and or loan revision/ variation together with lenders solicitor / contractor cost. 	