

Interest and Fees Guide

Financial Reset Loan

- All loans are unsecured
- Interest rate between 13% and 22% per annum
- The interest rate offered will reflect your individual financial situation and circumstances. This includes a review of your credit history, affordability, and the information disclosed to us in your application with us.
- The interest rate is fixed for the term of the loan.

Financial Reset Fees Schedule

Fee Type	Description	Charge
Establishment fee	A one- off fee charged to set up your loan. This covers the costs of assessing the application.	\$240
Top Up Fee	A one-off fee charged where we provide an additional loan to your original financial reset facility.	\$180
Variation Fee	A one- off fee charged if your loan is extended by one month or more with no additional lending (except as part of a Statutory Hardship application in which case the fee is waived)	\$100
Default fee 30 days overdue	Charged when the account is overdue by more than 30 days on the final business day of each month.	\$40 per month
Default fee 90 days overdue	Charged when the account is overdue by more than 90 days on the final business day of each month.	\$80 per month
Formal Demand	Charged when we send you a formal demand notice.	\$75
Third party debt collection fees and legal costs	On-charged where (acting reasonably) we incur these third-party fees or costs in connection with taking appropriate recovery action.	At cost
Courier fee	On-charged where (acting reasonably) we send a document to you by courier.	At cost

Responsible lending criteria, rates, fees, and contract terms apply and are subject to change.