

## Please see the minor pricing updates below:

Fee Type	OLD	NEW	Effective Date	
Application Fee	\$25	\$29	1 May 2026	Applicable for loan amount above \$2,000 and up to \$30,000.
Establishment Fee	5.99%	6.39%		Applicable for loan values above \$2,000.
Default Fee	6.00%	6.39%		
Caveat Fee	\$750	\$796		<p>Applies <b>ONLY IF</b> a caveat is required and lodged over a property to secure the loan.</p> <p>For loan amounts above \$30,000 (i.e. at \$30,001 and higher), the caveat fee is charged upfront.</p> <p>For loan amounts of \$30,000 and below, the caveat fee may be charged either upfront or later.</p>
<p><i>Note: There is <u>no change</u> to fees on loan values up to and including \$2,000. Additionally, there is no change to the fees if you choose to <b>Pay Now</b> for all Vendor Paid Advertising (VPA) invoices.</i></p>				
Processing Fee	\$0	\$29 per invoice (additional 1.5% transactions fee applies for all credit and debit card payment)	7 May 2026	Applicable for Buyer Deposit, Bond and Maintenance & Marketing invoices.

We have kept these changes minimal to help cover operational costs and maintain our secure platform, so we can continue offering efficient straightforward funding backed by our Australian-based team.

Thanks for your ongoing support.