

Schedule of Interest and Fees

This Schedule details the Interest rates and Fees that apply to your loan.

Interest rate:

	Description	Range
Interest rate	This is the annual cost of borrowing calculated as a percentage of your remaining balance.	From 6.95 to 29.95%

Initial Fees:

Fee	Description	Amount
Establishment Fee	The Establishment fee covers the cost of processing, assessing and approving your finance application. It will only be charged if your loan is opened.	\$200.00

Valid from March 1, 2026

Credit Fees:

Fee	Description	Amount
Loan Management Fee	The Loan Management fee is for the ongoing administrative and servicing cost to manage your loan.	\$ 6.00

External or Third party Fees:

Fee	Description	Amount
Dealer Fee	The Dealer fee is the fee charged by the dealer or introducer for processing your finance application.	Up to \$395.00



Variation Fees:

MSIFV12026

Fee	Description	Amount
Loan Variation Fee	The Loan Variation fee may be charged to recover the cost of drawing a subsequent advance or restructuring your loan.	\$ 30.00
Default Interest	If you default in making any payment under the Agreement on the due date, then while the default continues, you must pay default interest on the overdue amount. <i>(Rate shown is in addition to your annual interest rate.)</i>	Up to 5%
Legal notices	The Legal notice fee is charged when we are required to issue any legal notices (including default notice) or provide you with a field visit document.	\$ 20.00

Valid from March 1, 2026