

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 September 1, 2026



MSIFV22026

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

Valid from September 1, 2026



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Variation Fees:

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
Any third-party costs - actual costs	Which we may incur if we engage third parties if you are in default. Such fees and charges could include field visits, debt collection, repossession and storage fees as invoiced to us.	-

Valid from September 1, 2026



Any other payments or costs - actual costs	Which we may make on your behalf or incur if you do not carry out any of your obligations under the Agreement and we decide to carry out those obligations on your behalf to protect our interest under the Agreement and the Vehicle /s in accordance with the General Terms.	-
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