



## EFCO | SCHEDULE OF FEES AND CHARGES

Your credit contract allows Us to vary these fees and charges.

Loan Establishment Fees	\$75	A fee relating to processing a loan application
Credit Check Fee	\$6.90	A one-off fee per applicant charged when we conduct your Centrix credit check
PPSR Registration Fee	\$8.05	A one-off fee charged to register and maintain record in the Personal Property Securities Register (PPSR)
PPSR Search Fee	\$1.15	A one-off fee charged to search your existing records in the PPSR
Administration Fee	\$2.00 Weekly \$4.00 Fortnightly \$8.00 Monthly	A fee charged with each instalment.
Comprehensive Vehicle Report (if applicable)	\$9.14	A one-off fee charged to search and record details of each asset you use as security.
Referral Fee	Up to \$995	A one-off fee added to the loan balance when you have been referred to by one of registered intermediaries.
Profit Margin	Rates from 9% per annum	
Account Statement (On Request)	\$15	Charged at the time of providing account statements
Early Settlement Administration Fee	\$50	Charged when the loan is fully paid before its original maturity
Security Variation Fee	\$25	Charged when any security will be released or swapped before the completion of loan
Re-assignment Fee	\$75	Charged when You or the Guarantor assign or transfer any of your rights or obligations under this Agreement (with our prior written consent).
<p>If You default in payment, and while the default continues, You must pay non-payment administration fees. If You breach this Agreement or on the enforcement of this Agreement, the fees and charges specified below are payable. Phone call fees and/or text fees may also be payable if We have to contact the specified references supplied by You should We be unable to contact You directly. We may vary the type and/or amounts of the fees and charges specified below at any time.</p>		
Email Reminders	\$2.00	Charged for every email regarding the dishonored payments
Warning to avoid default loading letter fee	\$25.00	Charged if We intend to load a default against You
Non-Payment Admin Fees	\$1.00	Charged per week when You are in default, and whilst the default continues, of this Agreement. To the extent that this amount exceeds the actual costs and expenses that we incur, the excess over and above our actual costs and expenses will be given as a donation to any charity and will not be kept by us as our income.
Letter Fees (Postage, Courier)	Actual	Charged per letter sent
Pre-Possession / Repossession Warning Notice	\$25.00	Charged if We intend to repossess the Sold Property
Repossession Order	\$35.00	Charged if We repossess the Sold Property
Post-Possession / Post-Repossession Notice	\$40.00	Charged after We Repossess the Sold Property
Statement After Sale Notice	\$15.00	Issued following the sale of repossessed security
Phone Fees	\$5.00	Charged on each attempt to contact You
Text Fees	\$0.20	Charged on each attempt to contact You
Visit Fee	Variable	The costs that We incur for each visit We need to make to You

Other protection and enforcement costs	Variable	If You breach this Agreement, actual costs incurred by Us in protecting and enforcing our rights. Such costs may include, but are not limited to, costs of collection agents, legal fees, court costs, third party costs, costs for repair, repossession, towing and storage and other collection costs of the secured property, together with costs incurred in preserving and maintaining the secured property (for example, paying rates, insurance and taxes).
--	----------	--