

## Standard fees and charges applicable to Consumer Contracts

### Credit Fees

#### **Establishment Fee**

Covers the costs involved with assessing, approving and processing your finance application. **\$180.00**  
 This fee is only charged if your finance application is approved.

#### **Dealer Fee**

Covers the cost to the dealer in preparing and processing your application for finance. **\$250.00**

#### **PPSR**

The cost for searching and registering a security interest on the Personal Property Security Register. **\$8.05**

#### **Maintenance**

This fee covers the cost of keeping your loan active. **\$7.00 per month**

### Variation Fees

#### **Variation of contract**

Charged at MPL Lending Limited's discretion when a variation to your contract or unscheduled part prepayment is completed. This fee is payable at the time MPL Lending Limited consents to the variation. **\$40.00**

#### **Early settlement**

If you repay your loan in full before the final payment, then two different fees are charged: **\$50.00 Plus a variable amount**

- A fixed fee to cover the cost of settling your loan.
- A variable fee to cover any loss derived from breaking the funding associated with your loan.

For more information on early repayment fees, please refer to the following [credit contract page 4-5](#)

### Collections Fees

#### **Default interest charge**

Default interest is calculated at the rate of 5% per annum plus the annual interest rate referred to in your contract. If you fail to make any payment on the due date default interest is payable on the overdue amount from the due date until the date MPL Lending Limited receives full payment the overdue amount. **5% p.a. plus the annual interest rate stipulated in your contract**

#### **Default fee**

Charged when a scheduled loan payment is dishonoured by your bank or when an automatic payment fails. **\$15.00**

#### **Pre-possession fee**

This fee will be debited to your account upon issue of prepossession notice by MPL Lending Limited. **\$120.00**

#### **Repossession fee**

This fee will be debited to your account upon repossession of goods by MPL Lending Limited or MPL Lending Limited's Agent. **\$100.00**

These fees are effective from 15 March 2017 for loan applications received on or after this date.

Fees are subject to change.