

## SCHEDULE OF STANDARD FEES AND CHARGES APPLIED TO CONSUMER PERSONAL LOANS INTRODUCED BY AA FINANCE

### APPLICATION / APPROVAL / ACCOUNT MAINTENANCE

**Establishment Fee** **AA Members \$200.00**  
**Non AA Members \$240.00**

We will charge you this fee for processing a new loan application made directly to us, including approval and acceptance.

**Dealer/Broker/Introducer Fee** **\$120.00**

We may charge you a fee of up to \$120.00 which we will pay to any dealer/ broker/introducer who refers you to us in relation to the Loan.

**Refund Fee** **\$16.00**

We will charge you this fee if you overpay us and we refund you.

**Statement Fee** **\$5.00**

We will charge you this fee if we give you (at your request) an additional statement. We do not charge you this fee for providing the six monthly statements.

**Credit Card Transaction Fee** **up to 3.50 %**

We will charge you this fee if you pay us using your Credit Card (Payment amount plus up to 3.50% merchant fee).

### MODIFICATIONS

**Variation Fee** **\$150.00**

We will charge you this fee if we agree you can make an unscheduled part prepayment of the Loan and we have to change the amounts and dates in the SCHEDULE OF PAYMENTS on page 1 of these Commercial Terms as a result.

**Refinance Fee** **\$240.00**

We will charge you this fee if we change the terms of the Loan to help you if you are having difficulty keeping up with your payments, or if you want to change the term (length) of the Loan

### COLLECTIONS

**Reminder Letter Fee** **\$15.00**

We will charge you this fee if we have to send you a Reminder Letter. We usually do this 15 days after you have breached the Agreement (e.g. overdue payments).

**Demand Notice Fee** **\$20.00**

We will charge you this fee if we have to send you a Demand Notice. We usually do this 30 days after you have breached the Agreement (e.g. overdue payments).

**Final Demand Notice Fee** **\$20.00**

We will charge you this fee if we have to send you a Final Demand Notice. We usually do this 60 days after a breach of terms (e.g. overdue payments).

**Telegram Fee** **\$3.00**

We will charge you this fee if we have to send a Telegram. (We usually only send Telegrams after expiry of Repossession Warning Notices when we are having difficulty contacting a customer. The Telegram would ask you to contact us to avoid further 'enforcement action'.)

**Dishonoured payment Fee** **\$5.00**

We will charge you this fee if your bank dishonours a payment you make to us.

### Recovery Costs

We will charge you any costs charged by third parties relating to your Loan or this Agreement (e.g. repossession agent, legal provider, repairer). We can provide copies of the invoices on request

### FEES AND COSTS ADDED TO LOAN BALANCE

If we charge you any of the above fees or costs, we will add that amount to the Loan principal. That means we will charge interest on that amount until you pay it.