



<b>CREDIT FEES</b>	<i>See Notes</i>	<i>Explanation / Comment</i>
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<b>Establishment Fee</b>			<u>A contribution towards the cost of assessing and processing approved loan applications</u>
\$0.00 to \$500.00	\$100	3	Fees are calculated based on the complexity of loans and time taken to write the loan only on the NEW money component i.e. There is no fee for any refinance portion of an existing loan from Instant Finance
\$500.01 and greater	\$220	3	

<b>Security Registration Fees</b>			<u>The actual charges incurred for registration of</u>
PPSR Registration (Manual)	\$16.10	3	Financing Statement completed through PPSR Website (or renewals)
PPSR Registration (Auto)	\$8.05	3	Financing Statement completed through PPSR BtoG link (or renewals)
LINZ Registration - Mortgage	\$455	1 & 3	Mortgages using E-Dealing through a 3rd party
LINZ Registration - Caveat	\$455	1 & 3	Caveats using E-Dealing through a 3rd party
LINZ Discharge - Mortgage or Caveat	\$447	1 & 3	Using E-Dealing through a 3rd party

<b>Verification Fee</b>			<u>The actual charge incurred for digital and/or biometric verifications of identity</u>
Digital ID Verification	\$2.55	3	A per verification charge through a 3rd party where we meet face to face
Digital & Biometric ID Verification	\$7.70	3	A per verification charge through a 3rd party where the loan is transacted remotely

<b>Administration Fee</b>			<u>A contribution towards the costs of ongoing maintenance/processing of a loan</u>
Administration Fee	\$3		A per instalment charge included in the instalments required to repay the loan

<b>Variation Fee</b>			<u>A contribution towards the cost of assessing and undertaking formal contract variation</u>
Variation Fee	\$50		Where an existing loan's terms are changed, e.g. security, parties, or repayment requirements

<b>Refunds</b>			<u>The third party cost incurred in processing refunds</u>
Costs of processing refunds	As Invoiced		This generally relates to the bank processing fees for payments to overseas bank accounts

<b>Full Prepayment Fee</b>			<u>A contribution towards the costs associated with full early prepayment of loans</u>
Administration Costs Charge	\$25		Where you repay a loan in full before the final payment is due

<b>DEFAULT FEES</b>	<i>See Notes</i>	<i>Explanation / Comment</i>
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<b>Overdue Account Management</b>			<u>A contribution towards costs associated with management of loans in default</u>
Arrears Management Fee	\$7.50	2 & 4	Charged weekly where your loan is overdue by 7 days or more
Unpaid Item Fee	\$5	2	Where a payment made by you has been reversed by your bank
Reminder Notice Fee	\$8	2 & 5	Where we communicate with you because your loan is in arrears
Warning Notice Fee	\$12	2 & 5	Where repossession or legal action may follow, or a payment default may be listed against you.
Default Notice Fee	\$45	2	For each demand, enforcement or other regulatory notice

<b>Agent Calls</b>			<u>A contribution towards costs associated with a physical visit due to default</u>
Field Visit - IF Rep	\$160		Where we have an employee visit you regarding a payment default or otherwise
Field Visit - Third Party Agent	As Invoiced		Where we have a contracted 3rd party agent visit you regarding a payment default or otherwise

<b>Repossession</b>			<u>A contribution towards costs associated with repossession action</u>
Repossession Warning Notice	\$45	2	Statutory Notice formally advising of our intention to repossess
Property Law Act (PLA) Notice	\$45	2	Statutory Notice issued under the PLA requiring payment or other default to be remedied
Repossession fee	As Invoiced	2	Where we issue an authority to repossess to a contracted third party agent
Post Repossession Notice	\$45	2	Statutory Notice confirming the repossession
Storage Repossessed Goods - IF	\$5 per day		Where repossessed goods are stored at Instant Finance storage locations
Storage Repossessed Goods - Other	As Invoiced		Where repossessed goods are stored at a third party's storage location

<b>Recovery</b>			<u>A contribution towards costs associated with other collection or enforcement actions</u>
Collection Agents Commission	As Invoiced		Where a third party debt collection company has been passed the loan to pursue repayment
Other Charges	As Invoiced		Any other services contracted out to third parties to facilitate collection/repayment of a loan

- Notes:**
- 1 These charges vary dependant upon the third party. The fees displayed are the current fee levied by our primary third party conveyancer.
  - 2 Where a notice is sent to more than one person (eg if there is more than one borrower and/or guarantor) only one fee is charged, not one fee per person.
  - 3 These charges are payable at loan commencement and may be added to the amount of the loan, upon which interest and Loan Repayment amounts are calculated.
  - 4 Relates only to loans written after 1 March 2026
  - 5 Relates only to loans written before 1 March 2026
  - \* Where the fee table above shows "As Invoiced", the fee charged will be determined by the actual cost to us of the service undertaken by a third party.
  - \* These are the maximum level of fees charged, in some cases fees may be charged at a lower level.