

## EzyCar Finance Limited

### Schedule of Fees – effective 16 December 2021

Fee Type	Fee	Amount	Description
Initial Fees	Establishment Fee	Up to \$250	The costs associated with processing and setting up your loan.
	Referral Fee	Up to \$200	A referral fee of up to \$200 may be charged to your loan.
	PPSR Fee	\$8.45	The cost to search and register the security interest against your vehicle on the Personal Property Security Register.
	GPS Installation Fee	\$445	Installation of the GPS immobiliser.
Account Fees	Loan Management Fee	\$2 per week	For the costs associated with administering your loan.
	GPS Monitoring Fee	\$3 per week	For the costs of monitoring your GPS.
Variation Fees	Variation Fee	\$0	There is no fee for basic variations to your agreement.
	Refinancing Fee	Up to \$250	Applies if you need to refinance your loan.
	Full Prepayment Fee	\$0	There is no fee if you decide to pay off your loan in full.
Enforcement & Collection Costs	Default Interest	5%	Default interest is calculated daily and applies while your account is in arrears. It is your annual interest rate, plus 5%.
	Late Payment Fee	\$10	If your payment is late, or not paid.
	Arrears Management Fee	\$5 per week	An ongoing weekly charge may apply while your account is in arrears. This covers the cost of managing your account while it is in arrears.
	Statement Fee	\$5	Applies if we need to send you an unscheduled statement.
	Reminder Letter	\$5	Applies if we need to send you a reminder letter due to a missed payment.
	Repossession Warning Letter	\$25	This will be charged if we need to send you a repossession warning notice. This is usually 12-15 days after you have breached this agreement (eg. Overdue payments).
	Warrant to Repossess Fee	\$40	This will be charged if we need to issue a warrant to repossess your vehicle.
	Post Repossession Notice Fee	\$40	This is issued following the repossession of the security.
	Door Knock Fee	\$35	Applies each time we are required to visit you to discuss your default. This will only apply if we have been unable to contact you after 5 days of the default.
	GPS Tampering Fee	\$440	If the GPS unit is tampered with and a new one needs to be installed.
	Enforcement Costs	The actual cost	We'll charge you any reasonable costs charged by third parties relating to the enforcement of this agreement. For example, we may charge you the costs of a door knock, skip tracing, debt collector, repossession agent, legal provider, or repairer. We can provide you with copies of the invoices if you request them from us.
	Enforcement Administration Fee	Up to \$25	We will charge you the reasonable time it takes to organise things such as insurance, warrant of fitness and registration which are required under the contract.

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