

# Endow.

## BORROWER FEES SCHEDULE<sup>1</sup>

### BORROWER FEES

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Borrowers shall pay the following fees and charges:

#### WHERE THE LOAN IS FOR BUSINESS PURPOSES:

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##### Annual Interest Rates:

Normal Interest Rate	At the rate set out in the Loan Offer. The rate will be within a range of 5.50 - 10.50% p.a to be paid monthly in arrears.
Default Interest Rate	At the rate of 18.45% p.a. on all payments overdue by more than 7 days
Commission Rate	At the rate set out in the Loan Offer. The rate will be within a range of 1.0 - 2.5% of the Loan amount to be paid monthly in addition to the interest rate.

##### Loan Application Fees:

New Advance including any Renewal or Variation of an Advance	An amount equivalent to 1-2% of the Loan amount (plus GST if any) payable once a Loan is fully subscribed.
Repayment/Consent	\$250.00 per transaction

##### Legal Fees:

Legal fees payable to the Trustee's nominated solicitor being the legal fees associated with the preparation and completion of the Loan Documents and registration of securities, payable on drawdown of the Loan calculated as follows:

Loans to an individual person	\$1,400.00 (plus GST and disbursements)
Loans to a couple	\$1,600.00 (plus GST and disbursements)
Loans to a trust or company	\$2,000.00 (plus GST and disbursements)
Discharge fee	\$750.00 (plus GST and disbursements)

##### Other Fees:

Identity Verification Fee	\$30.00 per individual
Early Repayment Fee	An amount equivalent to two month's interest, payable upon repayment
Site inspection fee	\$0.79 cents per kilometres
Administration fee	\$150.00 per hour for attendances

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<sup>1</sup> Correct as at 1 April 2021

Default Fees & other charges

Dishonoured and/or Late Payments	Will incur a charge of \$25.00 each
Default Administration Fee	\$320.00 per hour for attendances in relation to default and/or late payments

Any and all costs incurred by the Trustee and/or its solicitors and agents involved in the enforcement, recovery and collection process as a result of any default by the Borrower.

**WHERE THE LOAN IS A CONSUMER CREDIT CONTRACT PURSUANT TO THE CCCFA<sup>2</sup>:**

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Annual Interest Rates:

Normal Interest Rate	At the rate set out in the Loan Offer. The rate will be within a range of 5.50 - 10.50% p.a to be paid monthly in arrears.
Default Interest Rate	At the rate of 18.45% p.a. on all payments overdue by more than 7 days
Commission Rate	At the rate set out in the Loan Offer. The rate will be within a range of 1.0 - 2.5% of the Loan amount to be paid monthly in addition to the interest rate.

Loan Application Fees:

New Advance	\$2,900.00 per application payable once a loan is fully subscribed
Renewal of Advance	\$2,200.00 per application payable once a loan is fully subscribed
Variation of Advance	\$2,600.00 per application payable once a loan is fully subscribed
Repayment/Consent	\$100.00 per transaction

Legal Fees:

Legal fees payable to the Trustee's nominated solicitor being the legal fees associated with the preparation and completion of the Loan Documents and registration of securities, payable on drawdown of the Loan calculated as follows:

Loans to an individual person	\$1,400.00 (plus GST and disbursements)
Loans to a couple	\$1,600.00 (plus GST and disbursements)
Loans to a trust or company	\$2,000.00 (plus GST and disbursements)
Discharge fee	\$750.00 (plus GST and disbursements)

Other Fees:

Identity Verification Fee	\$30.00 per individual
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<sup>2</sup> A consumer credit contract is a loan for personal, domestic or household use, unless you, as a Borrower, are a trust or company.

Early Repayment Fee	Calculated in accordance with the requirements of the
Site inspection Fee	CCCFA
	From \$250.00 (Prior to property inspection - from \$250.00
	(cost available on request and dependent on location of the
	property))

Default Fees & Charges

Dishonoured and/or Late Payments	Will incur a charge of \$25.00 each
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Default Administration Fee	\$320.00 per hour for attendances in relation to default and/or late payments
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Any and all costs incurred by the Trustee and/or its solicitors and agents involved in the enforcement, recovery and collection process as a result of any default by the Borrower.