

To be as transparent as possible we have outlined the various fees and costs associated with our Consumer Contracts below. It is important to note that these costs are a range of our minimum and maximum charges. We assess each deal individually and base costs on a variety of factors (excluding loan establishment fees which are based on the cost of the actual time spent), such as:

- Security being offered
- Employment history & stability
- Credit History
- Level of the LVR (Loan to Value Ratio)
- The amount of time to process your application

## Schedule of Fees

<b>DOCUMENTATION FEES ON PERSONAL/SECURED LOANS</b>	
<b>Loan Establishment Fee - Consumer</b>	\$550.00
<b>PPSR Registration &amp; Compliance Fee</b>	\$15.00
<b>Credit and Licence Checks</b>	\$35.00
<b>Introduction/Referral Fee</b> Maximum Fee Charged. Agreed between the Client & Broker	\$595.00
<b>Mortgage and/or Caveat Withdrawal and/or Registration Fee</b> Debited to account when Metro Finance is required to instruct a solicitor to act on our behalf. Charged per each separate entity and/or land registration.	\$500.00 (Withdrawal) \$800.00 (registration)
<b>Additional Advance Fee</b> Charged when funds are added to existing loan.	\$80.00
<b>Letter Fee</b> Charged when a Statement is requested by the client	\$15.00

<b>DOCUMENTATION FEES ON NON-CONSUMER/MORTGAGE/INTEREST ONLY LOANS:</b>	
<b>Loan Establishment Fee – Non-Consumer</b> Charged on all property lending involving Mortgage or Caveat Registration	Refer to individual loan agreement. Up to 3% of loan value.
<b>Mortgage and/or Caveat Withdrawal Fee</b>	\$500.00
<b>Letter Fee</b> Charged when a Statement is requested by the client	\$15.00
<b>Inspection Fee</b> Where progress drawdowns are required and Metro Finance undertakes progress inspections, this amount may be charged, per property, per inspection as requested by the borrower or required by Metro.	\$100.00
<b>Hourly Management Fee</b> Chargeable if the borrower wishes to alter security or other contractual terms or we are required to deal with any third party with respect to the debt or the security provided after the agreement begins or if the borrower or the borrower's agent requests a settlement figure for a certain date and the borrower fails to pay on that date.	\$117.00 per hour

<b>If the Lender requires a solicitor to prepare any documents associated with the loan (other than those referred to above) The fees are passed on to client</b>	TBA
<b>Mortgage and Caveat preparation and registration Fee</b> The clients Solicitor is to be instructed. On rare occasions Metro Finance Limited may choose to prepare and register the security. In such a case the preparation and registration cost for a mortgage is \$800 per security and \$600 for a registered caveat.	

<b>ADMINISTRATION FEE ON ALL LOANS</b>	
Fee to cover the administration of a loan and processing payments. Charged either Monthly/Fortnightly/Weekly as per instalment frequency.	\$21.93 per month

<b>SETTLEMENT &amp; MODIFICATION FEES</b>	
<b>Pre-payment Fee on Personal/Secured Loans</b>	\$50.00
<b>Prepayment Fee on Variable Loans</b>	\$100.00
<b>Mortgage and/or Caveat Withdrawal and/or Registration Fee</b> Debited to account when Metro Finance is required to instruct a solicitor to act on our behalf.	\$400 per discharge
<b>Security Modification Fee</b> Charged when collateral is changed. Includes varying or discharging registration.	\$80.00
<b>Guarantee Release Fee</b>	\$50.00 per guarantee

<b>DEFAULT &amp; COLLECTION FEES SECURED/PERSONAL LOANS</b>	
<b>Dishonoured Payment Fee</b>	\$15.00
<b>Pre-Repossession Fee</b>	\$80.00
<b>Mortgage/Caveat Arrears Notice</b>	\$100.00
<b>Warrant to Repossess</b>	\$100.00
<b>Loan Extension Fee</b> Charged when loan balance exceeds maturity date	\$80.00
<b>Arrears Management Fee</b> Time management fee will be charged if any staff member spends time on administrating your account in default	\$100.00 per hour
<b>Field Visit Costs</b> Charged if Field visit is instructed	\$100.00 per hour
<b>Recovery Costs</b> Third party costs relating to your loan will be charged to the outstanding balance. (e.g. Repossession Agent, Property Valuations, Court Fees)	

<p><b>Default Management time Fee</b>          Charged if any staff member spends time on the administration of the borrowers account when the borrower is in default. 'Administration' in this case includes all work in any way associated with our recovery of the unpaid balance but which is not charged to the borrower otherwise. This fee can be charged if a Site visits is deemed necessary.</p>	<p>\$117 per hour</p>
<p><b>Recovery Costs</b>          Third party costs relating to your loan will be charged to the outstanding balance. (e.g. Repossession Agent, Property Valuations, Court Fees)</p>	

<b>Blackhawk Tracking Device - Installed Asset Tracking and Remote monitoring Device</b>	
<p><b>Installation Fee of Asset Tracking Device</b></p>	<p>\$460.00</p>
<p><b>Tracking Administration Fee</b></p>	<p>\$23.00 per month</p>

<b>INTEREST RATES</b>	
<p><b>Personal, Unsecured and Secured Loans</b></p>	<p>16.95% - 22.95%</p>
<p><b>Mortgage Finance</b></p>	<p>12.95% - 16.95%</p>
<p><b>Default Interest Rate Secured/Personal loans</b>          Charged on any overdue instalment or overdue amount from the time that you fall into financial default until you are no longer in financial default.</p>	<p>25% per annum</p>
<p><b>Default Interest Rate Non Consumer/Mortgage/Variable Loans</b>          Charged at up to <b>10% MORE than the interest rate provided</b> in the INTEREST section of the loan contract on any unpaid instalment or overdue amount.</p>	<p>10% per annum above base rate</p>