

SCHEDULE OF FEES NON-CONSUMER LOANS

DOCUMENTATION FEES	
Loan Establishment Fee Charged on all property lending involving Mortgage or Caveat Registration. The clients Solicitor is to be instructed to prepare and register Mortgage and/or Caveat.	3% of approved loan. Refer to individual loan agreement.
Mortgage Registration Fee When Metro Finance is required to instruct a solicitor to act on our behalf to prepare and register the security.	\$1500.00 - For each separate entity and/or land registration.
Caveat Registration Fee When Metro Finance is required to instruct a solicitor to act on our behalf to prepare and register the security.	\$750.00 - For each separate entity and/or land registration.
PPSR Registration & Compliance Fee	\$15.00
Credit and Licence Checks	\$35.00
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.	
INTEREST RATES NON-CONSUMER LOANS	
Mortgage Finance	12.95% - 16.95%
Default Interest Rate Charged at up to 10% MORE than the interest rate provided in the INTEREST section of the loan contract on any unpaid instalment or overdue amount, during the term of the loan or after maturity.	10% per annum above base rate
SETTLEMENT & MODIFICATION FEES	
Pre-payment Fee	\$100.00
Discharge of Mortgage Fee	\$650.00
Caveat Withdrawal Fee	\$600.00
Guarantee Release Fee	\$50.00
Discharge of Mortgage Fee and Caveat Withdrawal Fee When Metro Finance is required to instruct a solicitor to act on our behalf to prepare and register discharge mortgage/withdrawal of Caveat.	\$750.00
Consent Fee	\$117.00
Security Modification Fee Charged when collateral is changed. Includes varying or discharging registration.	\$80.00

ADMINISTRATION FEES	
Administration Fee Fee to cover the administration of a loan and processing payments. Charged either Monthly/Fortnightly/Weekly as per instalment frequency.	\$21.93 per month
Letter Fee Charged when a Statement is requested by the client	\$15.00
Hourly Management Fee 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
Inspection Fee 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
DEFAULT & COLLECTION FEES	
Dishonoured Payment Fee	\$15.00
Mortgage/Caveat Arrears Notice	\$100.00
Arrears Management Fee Time management fee will be charged if any staff member spends time on administrating your account in default	\$100.00 per hour
Field Visit Costs Charged if Field visit is instructed	\$100.00 per hour
Default Management time Fee 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.	\$117.00 per hour
Recovery Costs Third party costs relating to your loan will be charged to the outstanding balance. (e.g. Repossession Agent, Property Valuations, Court Fees)	
Blackhawk Tracking Device - Installed Asset Tracking and Remote monitoring Device	
Installation Fee of Asset Tracking Device	\$460.00
Tracking Administration Fee	\$23.00 per month