

# Rothbury Instalment Services

## CONSUMER LOAN CHARGES

The fees and charges disclosed specifically relate to paying by instalments where the purpose of the loan is to pay for insurance policies which are for personal or domestic purposes. The loans are regulated by the Credit Contracts and Consumer Finance Act 2003.

CREDIT CHARGES			
FLAT RATE	ANNUAL RATE*	Agreement value between	Documentation Fee
10.70%	22.90%	1 – 9,999	\$40
9.95%	21.30%	10,000 – 19,999	\$40
9.20%	19.50%	20,000 – 49,999	\$40
8.45%	18.00%	50,000 – 74,999	\$40
7.70%	16.40%	75,000 – 100,000	\$40

\*The annual rates disclosed are indicative for 12 monthly instalments.

The following fees and charges may become payable in connection with the loan:

**Payment Dishonour Fee:** \$30

**Early Repayment Fee:** Up to an amount calculated using the formula prescribed in regulation 9 of the CCCF Regulations 2004.

**Default Interest Rate:** The rate prescribed from time to time for the purposes of section 62B(4) of the District Court Act 1947 (currently 5% p.a.) on any overdue amount.

**Cancellation Fee:** Payable at cancellation or termination of the loan – \$50.

### SPREAD THE COST OF YOUR INSURANCE – IT'S SIMPLE AND HAS MANY BENEFITS:

- Fixed payments
- No security required
- Flexible payments
- Loan contracts structured to suit your needs spreading premiums over fortnightly, monthly or quarterly instalments
- Simple loan documentation

### NEED MORE INFORMATION?

Contact your broker for more details on how we can help you manage your insurance payments.