

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 INTEREST RATE	ANNUAL INTEREST RATE*	AGREEMENT VALUE BETWEEN
9.95%	21.30%	1 – 4,999
9.75%	20.86%	5,000 – 9,999
9.50%	20.34%	10,000 – 19,999
8.75%	18.76%	20,000 – 49,999
7.95%	17.07%	50,000 – 74,999
7.25%	15.59%	75,000 – 99,999
6.95%	14.95%	100,000 – 149,999
6.20%	13.36%	150,000 – 249,999
5.45%	11.76%	250,000 – 499,999
4.70%	10.16%	500,000 +

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

The following fees and charges apply:

Application Fee: \$25 – \$35

Variation Fee: \$15 (only payable on the annual renewal of your insurance policies)

A default interest rate may also apply. 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.

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

- Fixed payments
- No security required
- Flexible payments
- Instalments structured to suit your needs spreading payments over weekly, fortnightly, monthly or quarterly instalments
- Simple application
- Direct Debit or Credit Card options

NEED MORE INFORMATION?

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