

Fees and Charges Schedule

Personal loans and Overdrafts



Effective 1 January 2010

This fees and charges schedule outlines the fees and charges relating to Defcredit's Personal loan and Overdraft products. Please note that there are fees and charges that may be imposed by us for additional and optional services, fees and charges for these services are detailed in our Fees and Charges Schedule.

Personal loans

> Loan Application Fee	\$50.00
> Registration Fee (Security)	\$5.00
> Processing Fee (Security)	\$20.00
> Loan Variation Fee	\$50.00
> Arrears reminder notice fee (per letter)	\$20.00
> Notice of Demand (Enforcement notice)	\$20.00

Overdrafts

> Loan Variation Fee	\$50.00
> Overlimit Fee	\$22.00
- Each time your account exceeds its credit limit by more than \$50 without authorisation.	
- Daily for subsequent debit transaction/s where your credit limit is already exceeded by more than \$50.	
> Arrears reminder notice fee (per letter)	\$20.00
> Notice of Demand (Enforcement notice)	\$20.00