

## Schedule of Fees and Charges

Your credit contract allows Us to vary this/these fee(s) and charge(s). You will also be liable for enforcement expenses that We reasonably incur in enforcing this Agreement; including legal expenses and other costs of repossession and sale.

<b>Establishing the loan</b>		
<b>Fee Type</b>	<b>Description</b>	<b>Cost</b>
Loan Establishment Fee	A fee relating to the receiving & processing of an application combined with the acceptance & establishment of the loan as disclosed in the individual loan agreement. Charged to the loan when drawn.	\$345.00
Cost Recoveries	We will charge other third party fees associated with the establishment of the loan (e.g. for Credit Checks, Vehicle Checks, Identity Verification Checks)	Charged to the loan when drawn.
Referral fee	This is a fee paid by Geneva to the introducer. The fee is added onto the loan as a cost incurred by Geneva. If a customer deals directly with Geneva, this fee is not charged.	Up to \$750.00
<b>When You request modifications to your loan agreement</b>		
<b>Fee Type</b>	<b>Description</b>	<b>Cost</b>
Security Variation Fee	Charged to a loan when the goods/security against a loan are to be changed	\$30.00
Reassignment Fee	We will charge You this fee if You or the Guarantor assign or transfer any of your rights or obligations under this Agreement (with our prior written consent).	\$250.00
Refund Transaction Fee	A fee is charged when a request for any credit on the loan to be refunded is completed	\$25.00
Prepayment Fees	An administration fee that is charged to the loan where the loan is settled early.  The amount You may have to pay to compensate Us for the loss is calculated using the following formula: LER= Loss from early repayment; ULB= Unpaid loan balance at the time of prepayment; LIR= Loan interest rate; BCDR= Bank call deposit rate; LER= ((ULB x LIR) / 365 x 14 days) minus ((ULB x BCDR) / 365 x 14 days).  This formula is the one prescribed under regulation 9 of the Credit Contracts and Consumer Finance Regulations 2004.	Full prepayment \$15.00
<b>Account Maintenance Fees</b>		
Loan Administration Fee	A fee for maintaining the servicing of the loan. Calculated as part of the instalment.	\$2.00 per Weekly instalment \$4.00 per fortnightly instalment \$8.00 per monthly instalment
Bill Payment Fee	A bill payment fee is charged if payments are made through any PostShop or New Zealand Post outlet	\$1.77
<b>Default and Collections Fees You may incur if You fail to pay your loan</b>		
<b>Fee Type</b>	<b>Description</b>	<b>Cost</b>
Phone Call Fee	Fee is charged to the loan when attempts are made to contact the borrower(s) / Guarantor(s) via telephone after a breach of the loan agreement has occurred (e.g. overdue loan instalments). Applies on a per-call basis	\$5.00
Reminder Letter Fee	Sent to the borrower(s) / Guarantor(s) after a breach of the loan agreement has occurred (e.g. overdue loan instalments)	\$7.50
Repossession Warning Notice	We will charge You this fee if We have to send You a Repossession Warning Notice. We usually do this 12 - 15 days after You have breached this Agreement (e.g. overdue payments).	\$25.00
Statement After Sale Notice	Issued following the sale of repossessed security	\$40.00
Warning to avoid default loading letter fee	Charged if We intend to loan a default against You	\$25.00
Post Possession/ Post Repossession Notice	Issued following the repossession of security	\$40.00
Pre-Possession Notice	This notice will be send to inform You that We have started the Repossession process. This notice provides You with 15 days to bring your account up to date.	\$25.00
Repossession Order	Issued when We authorise our repossession agents to repossess the loan security when the action stated in a Pre-Possession Notice or Repossession Warning Notice has not been completed within the stated timeframe	\$35.00

Text Message Fee	Fee is charged to the loan when attempts are made to contact the borrower(s) and/or Guarantor(s) via text message after a breach of the loan agreement has occurred (e.g. overdue loan instalments). Applies on a per-text basis	\$0.20
Recovery Costs	Costs incurred by a third party (e.g. repossession agent, legal provider, repairer) will be charged to the loan for the invoiced amount. Copies of invoices are available upon request.	Actual cost
Legal Filing Costs	We will charge You the actual legal costs incurred	Actual cost