

GrowRice - Fee Schedule (exclusive of GST) Effective 1st October 2015

Copy Document Fees	
Statement of Account – Hard Copy	\$10
Transaction Trace Request	\$30

Fees for Payments to Moneytech	
Not Applicable	

Transaction Fees	
Direct Payments	Free
Manual Transaction Fee ¹	\$15

Other Fees	
Overlimit Fee ²	\$30
Lodgement of charge/ mortgage	\$1,000 + stamp duty
Revs Lodgment/Removal	\$50
Lodgement of Caveat	\$500 per caveat
Removal per caveat	\$500 per caveat

Minimum Payment Due Dates	
Payments to Moneytech to be made by Ricegrowers Limited upon the successful sowing and purchase of your rice crop by Ricegrowers Limited.	

Interest	
Interest to accrue from day 0 on an account balance basis. Interest is calculated daily. Interest is compounded monthly on the 28 th of each month.	

Interest Charges	
Discount Interest Rate ³	BBSW ⁴ + 3.2%
Standard Interest Rate ³	BBSW ⁴ + 6.2%

Application/Issue Fees	
Application Fee	\$300
Issue Fee for SecureID access (first one free)	\$50
Supplementary SecurID	\$50
Lost/Stolen SecurID	\$50

Account Fees	
Monthly Account Keeping Fee	\$0

- Manual transaction fees for conduction transactions, payments or allocation of payment on behalf of a customer.
- The Overlimit Fee will only be charged when an account is over limit as a result of a request for a temporary increase.
- The Discount Interest Rate will be charged for facilities that are not and have never been in default or delinquent. Interest rates are subject to change. Any changes are effective on date of notification unless stated otherwise. Interest is calculated on account balance basis. Interest rates are adjusted monthly in line with BBSW movements, or immediately if there is a material change in the BBSW rate due to a Reserve Bank of Australia cash rate change or otherwise.
- BBSW means 3 month Bank Bill Swap Rate BID price as published on the Australian Financial Markets Association (AFMA) web site.
- Any and all costs, charges and expenses of an incidental to registering a Security Interest or any action taken by Moneytech to comply with the Personal Property Securities Act 2009 (Cth)

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