

IPP Fee Schedule [exclusive of GST]

Payments to Moneytech	
Direct Debit ¹	no charge
EFT, Direct Deposit, BPAY from Bank account	\$30
Visa/ MasterCard (via Moneytech Exchange)	\$2.50 + 1.50% surcharge
AMEX (via Moneytech Exchange)	\$2.50 + 2.85% surcharge
Diners Card (via Moneytech Exchange)	\$2.50 + 3.25% surcharge

Transaction Fees	
Authorised Supplier Payments ²	Free
Manual Transaction Fee ³	\$15
Transaction Trace Request	\$30
Overlimit Fee - at request of customer ⁴	\$30

Delinquencies	
Dishonour Fee	\$30
Deed of Agreement Arrangement Broken ⁵	\$30
Liquidated Damages Fee ⁶	0.5% of account balance
Administration Fee ⁷	15% of account balance or \$1500 whichever is greater
Lodgement of charge/ mortgage ⁸	\$1,000 + stamp duty
Lodgement of Caveat ⁸	\$500 per caveat
Removal per caveat ⁸	\$500 per caveat

Interest Charges	
Discount Interest Rate Applicable interest free period then ⁹	N/A
Standard Interest Rate ⁹	10.95%

Application/Issue Fees	
Re - Issue Fee for Token SecureID access (first one free)	\$50
Supplementary Token SecureID	\$50
Lost/Stolen Token SecureID	\$50

Account Fees	
Monthly subscription Fee (ex GST)	\$0

Other Fees	
PPSA Fees & Charges ¹⁰	\$0

Minimum Payment Due Dates	
100%	All transactions during the month due on the 27th of the following month. If the 27th falls on a non-business day (weekend or public

Interest Free Period	
Status ⁶⁰	No interest for accounts within terms. All transactions in a month due in full on 27th day of following month, or on the next business day following the 27th if the 27th falls on a non-business day (e.g. weekend or public holiday

- For Direct Debit via Moneytech minimum monthly payments or customer initiated direct debit
- Payments made to IPP Suppliers on your behalf
- Manual transaction fees for conductions transactions, payments or allocations of payment or change request or any similar transaction on behalf of customer
- The Overlimit Fee will be charged when an account is over limit as a result of a request for a temporary increase
- Any dishonoured payment after entering into a "Deed of Agreement" with Moneytech. Not relevant if no "Deed of Agreement" has been entered into
- Liquidated Damages Fee (LDF) is charged when a minimum payment is not met. If your account is overdue, the LDF will be charged at 0.5% of account balance on the 14th of each month if not rectified, and will be charged in addition to any interest due. If your account is in default your credit limit may be reviewed
- The Administration Fee is charged if an account is Delinquent and / or overdue (i.e. via either missing minimum monthly payment, via Committing an Event of Default under any Moneytech Terms and Conditions, or otherwise), Moneytech has sought payment from you to rectify the delinquency, and satisfactory resolution cannot be reached
- If you miss a minimum payment, if your account otherwise falls delinquent with Moneytech, or if under Moneytech Terms and Conditions an Event of Default has been committed, Moneytech may elect to protect its interests via lodgement of a Caveat or other security over your business and / or personal assets
- The Discount Interest Rate would normally be charged on an invoice that is not and has never been in default. Interest rates are subject to change. Any changes are effective on date of notification unless stated otherwise. The interest on all invoices will revert to the Standard Interest Rate if any amount becomes overdue. Interest is calculated on account balance basis. As the interest free period extends up to the minimum payment, no interest will accrue on accounts which are within terms and not delinquent

Moneytech Finance Pty Ltd

ABN: 75 112 110 906 AFSL AR: 435 722