

Consumer Finance Repayment Guide

Based on 14.50%

Based on 17.50%

Based on 28.50%

Purchase Price	Based on 14.50%		Based on 17.50%		Based on 28.50%	
	Weekly	Monthly	Weekly	Monthly	Weekly	Monthly
\$2,000.00	\$14.25	\$61.76	\$15.06	\$65.27	\$18.27	\$79.16
\$2,500.00	\$16.97	\$73.53	\$17.96	\$77.83	\$21.90	\$94.88
\$3,000.00	\$19.68	\$85.29	\$20.86	\$90.39	\$25.52	\$110.60
\$3,500.00	\$22.40	\$97.05	\$23.76	\$102.95	\$29.15	\$126.32
\$4,000.00	\$25.11	\$108.82	\$26.66	\$115.51	\$32.78	\$142.04
\$4,500.00	\$27.83	\$120.58	\$29.56	\$128.07	\$36.41	\$157.76
\$5,000.00	\$30.54	\$132.35	\$32.45	\$140.64	\$40.03	\$173.48
\$5,500.00	\$33.26	\$144.11	\$35.35	\$153.20	\$43.66	\$189.20
\$6,000.00	\$35.97	\$155.88	\$38.25	\$165.76	\$47.29	\$204.92
\$6,500.00	\$38.69	\$167.64	\$41.15	\$178.32	\$50.92	\$220.64
\$7,000.00	\$41.40	\$179.40	\$44.05	\$190.88	\$54.54	\$236.35
\$7,500.00	\$44.93	\$194.70	\$47.82	\$207.21	\$59.26	\$256.79
\$8,000.00	\$47.64	\$206.46	\$50.72	\$219.77	\$62.89	\$272.51
\$8,500.00	\$50.36	\$218.23	\$53.61	\$232.33	\$66.51	\$288.23
\$9,000.00	\$53.07	\$229.99	\$56.51	\$244.89	\$70.14	\$303.95
\$9,500.00	\$55.79	\$241.75	\$59.41	\$257.45	\$73.77	\$319.67
\$10,000.00	\$58.50	\$253.52	\$62.31	\$270.01	\$77.40	\$335.38
\$10,500.00	\$61.22	\$265.28	\$65.21	\$282.58		
\$11,000.00	\$63.93	\$277.05	\$68.11	\$295.14		
\$11,500.00	\$66.65	\$288.81	\$71.01	\$307.70		
\$12,000.00	\$69.36	\$300.57	\$73.91	\$320.26		
\$12,500.00	\$72.08	\$312.34	\$76.80	\$332.82		
\$13,000.00	\$75.61	\$327.63	\$80.57	\$349.15		
\$13,500.00	\$78.32	\$339.40	\$83.47	\$361.71		
\$14,000.00	\$81.04	\$351.16	\$86.37	\$374.27		
\$14,500.00	\$83.75	\$362.92	\$89.27	\$386.83		
\$15,000.00	\$86.47	\$374.69	\$92.17	\$399.39		
\$15,500.00	\$89.18	\$386.45	\$95.07	\$411.96		
\$16,000.00	\$91.90	\$398.22	\$97.97	\$424.52		
\$16,500.00	\$94.61	\$409.98	\$100.86	\$437.08		
\$17,000.00	\$97.33	\$421.74	\$103.76	\$449.64		
\$17,500.00	\$100.04	\$433.51	\$106.66	\$462.20		
\$18,000.00	\$102.76	\$445.27	\$109.56	\$474.76		
\$18,500.00	\$108.13	\$468.57	\$115.30	\$499.63		
\$19,000.00	\$110.85	\$480.33	\$118.20	\$512.19		
\$19,500.00	\$113.56	\$492.09	\$121.10	\$524.75		
\$20,000.00	\$116.28	\$503.86	\$124.00	\$537.32		
\$21,000.00	\$121.70	\$527.39	\$129.79	\$562.44		
\$22,000.00	\$127.13	\$550.92	\$135.59	\$587.56		
\$23,000.00	\$132.56	\$574.44	\$141.39	\$612.68		
\$25,000.00	\$143.42	\$621.50	\$152.98	\$662.93		

These repayments are a guide only. The final interest rate and fee structure will be advised upon application and approval.

These repayments are based on a 60 month term and the interest rate quoted for each column. The repayment includes any associated application fee applicable to the facility and the monthly account keeping fee of \$10.00 during the term of the loan. Commitment fees are based on the following:

\$2,000 - \$4,999	\$200.00
\$5,000 - \$9,999	\$350.00
\$10,000 - \$19,999	\$500.00
\$20,000 - Plus	\$990.00

Calculations include Documentation & Settlement fee of \$250.00 applicable to all loan facilities. The consumer finance facility does not attract early repayment fees or penalties.

Due to the variable nature of application fees and interest rates applicable on a client's individual circumstances a comparison rate cannot be provided. The comparison rate will be provided upon approval of a facility and within contract documentation by the finance provider.

Interest is calculated daily and paid monthly, as such more frequent repayments or bulk repayments can reduce the overall interest charge over the term of the facility.

The Tier 2, 28.50% interest rate is associated with applications that currently exist outside standard lending policy guidelines. With repayments met as required over a 12 month period the interest rate can be adjusted to the top tier 1 interest rate.

Information correct as at 02.09.2009