

FEES AND CHARGES GUIDE

Effective from 5 June 2023

VEHICLE LOAN

Product Types	Vehicle Loan
FEES WHICH WILL APPLY TO YOUR LOAN	
Establishment Fee	\$590.00 Paid by you to Angle Auto Finance and included in your total amount financed
Account Keeping Fee	\$12.00 per month Paid by you to Angle Auto Finance on each repayment date and included in your repayment amount
Registration of Security Interest Fee	\$6.00 Paid by you to Angle Auto Finance and included in your total amount financed
Origination Fee	Up to a maximum of \$1,100.00 (inclusive of GST) Paid by you to Angle Auto Finance and included in your total amount financed
FEES WHICH MAY APPLY TO YOUR LOAN	
Late Payment Fee	\$20.00 Charged when payment is not received within 15 days after the repayment date
Duplicate Fee	\$20.00 Payable each time we provide a copy of any statement, notice or other document you ask for
Search Fee	\$2.00 Payable for each search of the security register
Dishonour Fee	\$9.00 Payable each time a direct debit or other payment is dishonoured
Payout Request Fee	\$20.00 Payable each time we provide a statement of the amount needed to repay early which you ask for
Statement Fee	\$20.00 Payable each time we provide a written statement of your transaction history you ask for
Early Termination Fee	If your loan is terminated early, the Early Termination Fee is: <ul style="list-style-type: none"> • 3 average monthly repayments if loan is terminated before the date that is 3 years from your loan settlement date; • 2 average monthly repayments if loan is terminated between the dates that are 3 years and 4 years from your loan settlement date; • 1 average monthly repayment if loan is terminated after the date that is 4 years after your loan settlement date We don't charge this fee if your loan is terminated within the last 3 months of your loan term