Fees & Charges Statement

Your trust means everything to us. We promise complete transparency, with no hidden fees or unexpected costs – just clear, honest terms designed to support your financial needs with care and confidence.

SMALL LOAN BETWEEN $400 AND $2,000	
Loan fees and charges	
Maximum loan term	4 months
Establishment fee This will be a one-off fee payable per loan	20% of the principal sum
Monthly fee	4% of the principal sum per month
Fees that may apply	
Dishonour fee This will be charged if a direct debit or other payment is not made in full and on time each time. This fee includes our reasonable internal administrative costs and external third-party costs.	$35.00
If your loan is in default If your loan account is in default, we do not charge compounding daily interest or punitive daily fees. You may be charged reasonable, actual costs incurred by us (such as direct third-party debit dishonour charges or legal/enforcement expenses reasonably incurred), strictly subject to the statutory caps under the National Credit Code.	At costs

MEDIUM LOAN BETWEEN $2,001 AND $4,000	
Loan fees and charges	
Maximum loan term	12 months
Frequency of repayment	Weekly, fortnightly or monthly based on your payday
Establishment fee This will be a one-off fee payable per loan	$400.00
Admin fee This will be a one-off fee payable per loan	$10.00
Annual interest rate	47% p.a.
Fees that may apply	
Dishonour fee This will be charged if a direct debit or other payment is not made in full and on time each time. This fee includes our reasonable internal administrative costs and external third-party costs.	$35.00
If your loan is in default If your loan account is in default, we do not charge compounding daily interest or punitive daily fees. You may be charged reasonable, actual costs incurred by us (such as direct third-party debit dishonour charges or legal/enforcement expenses reasonably incurred), strictly subject to the statutory caps under the National Credit Code.	At costs

INTEREST RATES (FOR MEDIUM LOAN)

Interest is calculated daily based on the outstanding balance. Our loan rates and fees always include the interest rates that are fixed for the loan term — so you know exactly what to expect. If a scheduled payment is missed or returned unpaid, we may issue a $35.00 debit dishonour fee.

- Interest rates are fixed for the loan term and are based on the outstanding balance.
- By dividing the annual interest rate by 365, the daily interest rate is determined.
- Comparison rates vary from 65 – 66%, depending on the size of the loan.

Keep in mind that you may incur additional fees and charges each time you miss a payment, and this may affect the length of your loan and therefore change your loan cost.

DIRECT DEBIT DISHONOUR FEE

A $35 direct debit dishonour fee may be issued to you if a scheduled payment is missed or returned unpaid. You must still continue to pay the usual interest charges as described.

The information in this statement was reviewed and updated on 6 November 2026. The information is subject to change.

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