



## RATE SHEET

The information on this Rate Sheet accompanies the Go Car Finance Credit Contract (the Vehicle Loan), as well as the Terms and Conditions Brochure, and the Mechanical Breakdown Insurance Brochure. These brochures explain the terms and conditions of each product available. This sheet should be read alongside these brochures and provides the correct rate information regarding each product or service you may have purchased.

### OPTIONAL WAIVERS AND PRODUCTS

Health Waiver	\$495.00
Redundancy Waiver	\$595.00
Restart Waiver	From \$595.00 - \$895.00
Mechanical Breakdown Insurance	From \$845.00 (vehicle dependent)

### STARTER INTERRUPT DEVICE (SID)

Initial cost	\$395
Rental charge	\$11.50 per month

### ANNUAL RATES OF INTEREST

The interest rate charged depends on our assessment of your overall client profile. We will inform you at the pre-approved stage which interest rate is applicable to your loan. The interest rate that is applicable to your loan is fixed for the term of your loan. The following table outlines the interest rate you will pay in connection with your loan, based on your individual circumstances.

#### Vehicle Loan Interest Rates

From 12.95% to 29.95%



## SCHEDULE OF PAYMENTS

The following charges may become payable under, or in connection with your Vehicle Loan:

### **ESTABLISHMENT FEE**

An establishment fee of \$300 will be charged to your loan to recover the costs of receiving and processing your loan application, together with acceptance and establishment of the loan.

### **LOAN MANAGEMENT FEE**

A loan management fee of \$6 per month will be charged to your loan to cover the costs of managing your account with us.

### **PAYMENT ARRANGEMENT FEE**

A payment arrangement fee of up to \$10 will be charged to your loan if you miss a payment under your payment schedule and you enter into a payment arrangement (a 'Promise To Pay' or PTP) with us.

### **REFUND OVERPAYMENT FEE**

A fee of up to \$10 will be charged to your loan to cover processing costs if your loan is overpaid and you require a refund.

### **DEFAULT FEE**

If you miss a scheduled payment and your Vehicle Loan is six days or more overdue, and you have not made a Payment Arrangement (PTP) with us, a default fee of \$15 will be charged. This fee is payable by you on demand.

### **DEFAULT INTEREST**

Default interest is calculated at the rate of 3% per annum in addition to the annual interest rate referred to in your contract. Default interest is charged on any amount overdue from the time you fail to make a due payment until the overdue amount is paid. Default interest charges are calculated by multiplying the amount in arrears at the end of the day by a daily default interest rate. The daily default interest rate is calculated by dividing the annual default interest rate by 365. Interest is charged to your account at the end of each month.

### **FULL PREPAYMENT FEE**

If you pay the unpaid balance in full before the final payment is due, you will be charged an administration fee of \$65.

You may also be charged a fee to compensate us for loss. This is calculated using the formula prescribed in Regulation 9 or Regulation 11 of the Credit Contracts and Consumer Finance Regulations 2004.

### **CANCELLATION FEE**

You may cancel the loan contract within 5 working days of signing. Upon cancellation, you must immediately repay the unpaid balance (including, for the avoidance of doubt, any interest accrued for the period starting on the effective date until the day you repay us in full (if relevant)).

You must reimburse us for any reasonable expenses we have to pay in connection with this vehicle loan agreement and its cancellation, including legal fees and credit report fees.

### **TAMPER FEE**

A tamper fee of up to \$495 will be charged to your loan if you tamper with the Starter Interrupt Device (SID), or if the unit is damaged or lost.

### **ENFORCEMENT EXPENSES**

In the case of enforcement, including (but not by way of limitation) Court or Disputes Tribunal proceedings and seizure and sale of secured property, we may charge your account for the expenses we bear on your behalf. This includes Court and Tribunal costs, solicitors' fees and disbursements, debt collection agency fees and disbursements, valuer's fees and disbursements, auctioneer fees and disbursements, process server's fees and any of our agent's costs including staff in effecting such enforcement plus any other necessary disbursements as those costs are ascertained.

Valid from 22/05/2018