

## Application Fees

### Establishment Fees

Loans \$500 - \$8000: \$185 - \$285

Loans over \$8000 to \$100,000 \$295 - \$585

### Lodgement

Mortgage Registration Fees \$176 (subject to variation if price change from supplier)

Caveat Registration Fees \$181 (subject to variation if price change from supplier)

### Mortgage Registration and Discharge

Solicitors and licensed conveyancer cost actual cost

Variation and priority amendment actual cost

### Administration Fees

\$2 per week, \$4 per fortnight or \$10 per month only when the loan account is in debit

### Settlement Fees

Early settlement/Prepayment Fee \$50

### Mortgage Discharge or Caveat Removal Fee

\$350 (including LINZ fee of \$176, subject to variation if price change from supplier)

### Interest Rate

Interest Rates range from 14.95% to 28.95%. This will vary subject to security offer, security ranking, credit history, financial circumstances and affordability. The lower the risk we perceive on the loan, the lower the interest it will be.

### Default Fees

(Note: BSF reserve the right to apply or not apply the following charges as stipulate in the Disclosure Statement for Consumer Credit Contract)

Defaulted payment fee of \$15.00 if any scheduled payment to the lender is made late after the date due, or is reversed or dishonoured or is otherwise not made without our being in default.

Letter Fee of \$15 or email fee of \$10.00 any time we write to you or to anyone representing you about a missed payment(s) or about any other default you commit under this agreement or about ongoing default.

Mileage fee if a staff member of ours travels to visit you or any guarantor or to attend any meeting or any court or tribunal. Mileage may be charged at the current rate recommended by the Automobile Association for a 2 litre petrol engine motor car.

Local Telephone Call Fee of \$3.00 any time we have to telephone you about a missed payment(s) or about any other default you commit under this agreement.

Toll Telephone Call Fee of \$5.00 any time we have to telephone you on a mobile number or any STD code about a missed payment(s) or about any other default you commit under this agreement.

1. \$2.00 Text fee if we text you or to anyone representing you about missed payment(s) or about any other default you commit under this agreement or about ongoing default.

2. \$25.00 to send a repossession warning notice.

3. \$25.00 – each to issue a warrant to a repossession agent to seize goods and to issue any other legally required documents

4. \$25 – to send a post repossession notice.

Actual Enforcement Costs - Other actual third party fees costing BSF such as Court or Disputes Tribunal proceedings, repossession and sale of collateral and the sale of the land to be mortgaged. These include filing fees, actual solicitors' fees and disbursements (assessed on a solicitor client basis) and debt collection agency commissions, fees and disbursements. In addition, any disbursements of repossession agents, valuers, auctioneers, process servers and any of BSF agents in enforcing the loan agreement signed to protect BSF's interest arising out of customer(s)' default.

Default Interest

(as stipulate in the Disclosure Statement for Consumer Credit Contract)

Default interest is 35% per annum when charged on any overdue instalment or overdue amount (other than the unpaid balance).

Default interest is charged from the time that you fall into financial default until you are no longer in financial default.