



## FEE STATEMENT

At Nimble, we believe in making things crystal clear.

We'll always show you the costs upfront, all in plain English and big print. There are no sneaky hidden fees to worry about.

### SMALL LOAN

(if the principal amount you borrow is between \$300 and \$2,000)

When you make all scheduled repayments on time, you'll only be charged the loan establishment fee and the monthly loan fee. Dishonour and default fees will apply if you miss any repayments

<b>Establishment fee</b> One-off fee payable per loan	20% of principal
<b>Monthly Loan Fee</b> Charged per month or part thereof, where there is an outstanding debt balance.	4% of principal per month
<b>Dishonour Fee</b> Charged each time a direct debit or other payment is not made in full and on time. This fee includes our reasonable internal administrative costs and external third-party costs.	\$15.00
<b>Default Fee</b> Daily recovery fee to cover reasonable costs of administrating your account while your account remains in default.	\$5.00 per day



## FEE STATEMENT

### MEDIUM LOAN

(If the principal amount you borrow is between \$2,001 and \$5,000)

When you make all scheduled repayments on time, you'll only be charged the loan establishment fee and interest charges calculated based on the applicable interest rate. Other fees will apply if you miss or reschedule any repayments.

<b>Establishment fee</b> One-off fee payable per loan	\$400.00
<b>Interest Rate</b> This is the Annual Percentage Rate. Interest accrues daily - and is charged monthly in arrears - on the outstanding balance of your loan.	47.6158% p.a.
<b>Comparison Rate</b> This comparison rate is based on an unsecured loan for an amount of \$2,500 over 2 years and a \$400 establishment fee. <b>WARNING:</b> This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. This is a prescribed calculation and Nimble does not offer loans for \$2,500 over a term of 2 years.	65.6597% p.a.

### Fees that may apply

<b>Dishonour Fee</b> Charged each time a direct debit or other payment is not made in full and on time. This fee includes our reasonable internal administrative costs and external third party costs.	\$15.00
<b>Reschedule Fee</b> Charged each time a repayment is rescheduled. This is a service fee which includes our reasonable internal administrative costs.	\$15.00



## FEE STATEMENT

### NIMBLE VISA PREPAID CARD

Here's a breakdown of the Nimble visa Prepaid Card fees...

#### Nimble Card Fees

(Payable to the debit card provider)

Monthly maintenance fee	FREE
Online balance enquiry	FREE
Cardholder service desk	FREE
Fraud monitoring	FREE
POS purchase or decline	FREE
ATM withdrawal (Australia)	ATM owner's fee
Card load (pay anyone from bank)	\$1.99
Card load (BPAY*)	\$2.79
Card unload (pay anyone out)	FREE
PIN reveal	FREE
Foreign exchange fee (overseas transactions)	FREE



## FEE STATEMENT

### PERSONAL LOANS

(If the principal amount that you borrow is between \$5,000 and \$25,000)

#### Loan fees and charges

<p><b>Establishment fee</b> This fee covers the cost of setting up your loan. It is added to your loan amount and paid off with the loan.</p>	<p>\$195 – for loans \$5,000 to \$10,000  \$250 – for loans \$11,000 to \$25,000</p>
<p><b>Fixed interest rate</b> Your personalized interest rate will be based on a number of factors, including the information you provide and our assessment of your application. We will confirm your actual interest rate in your loan offer.</p>	<p>From 8.99% p.a. to 29.99% p.a.</p>
<p><b>Comparison rate</b> The comparison rate is based on an unsecured loan amount of \$10,000 over 3 years and a \$195 establishment fee.  <b>WARNING:</b> This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.</p>	<p>From 10.31% p.a. to 31.49% p.a.</p>

#### Fees and charges that may apply

<p><b>Late payment fee</b> Payable if an amount due is not received in within 5 days of the due date and then every 30 days until the payment is received in full.</p>	<p>\$20</p>
<p><b>Dishonour fee</b> Payable each time a payment to us under your direct debit or other payment authority is dishonoured.</p>	<p>\$5</p>
<p><b>Variation fee</b> Payable each time you request us to vary your loan (e.g. term extension or change to the repayments).</p>	<p>\$50</p>
<p><b>Early repayment fee</b> Payable when the loan term is greater than 2 years but the loan is paid out in full in less than 2 years.</p>	<p>\$100</p>
<p><b>Duplicate fee</b> Payable for each copy of any document you request.</p>	<p>\$5 per document</p>



## FEE STATEMENT

### SECURED CAR LOANS

(If the principal amount that you borrow is between \$5,000 and \$50,000)

#### Loan fees and charges

<p><b>Establishment fee</b> This fee covers the cost of setting up your loan. It is added to your loan amount and paid off with the loan.</p>	<p>\$195 - for loans \$5,000 to \$10,000 \$250 - for loans \$10,001 to \$20,000 \$495 - for loans \$20,001 to \$50,000</p>
<p><b>Fixed interest rate</b> Your personalized interest rate will be based on a number of factors, including the information you provide and our assessment of your application. We will confirm your actual interest rate in your loan offer.</p>	<p>From 6.99% p.a. to 27.99% p.a.</p>
<p><b>Comparison rate</b> The comparison rate is based on a secured loan amount of \$30,000 over 5 years with a \$495 establishment fee. <b>WARNING:</b> This comparison rate is true only for the given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. See our full Fee statement for fee details.</p>	<p>From 7.68% p.a. to 28.84% p.a.</p>

#### Fees and charges that may apply

<p><b>Late payment fee</b> Payable if an amount due is not received in within 5 days of the due date and then every 30 days until the payment is received in full.</p>	<p>\$20</p>
<p><b>Dishonour fee</b> Payable each time a payment to us under your direct debit or other payment authority is dishonoured.</p>	<p>\$5</p>
<p><b>Variation fee</b> Payable each time you request us to vary your loan (e.g. term extension or change to the repayments).</p>	<p>\$50</p>
<p><b>Early repayment fee</b> Payable when the loan term is greater than 2 years but the loan is paid out in full in less than 2 years.</p>	<p>\$100</p>
<p><b>Duplicate fee</b> Payable for each copy of any document you request.</p>	<p>\$5 per document</p>