

# Nimble

## 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.

### LOAN FEES AND CHARGES

#### Establishment fee

20% of principal

One-off fee payable per loan.

#### Monthly Loan Fee

4% of principal per month

Charged per month or part thereof, where there is an outstanding debt balance.

### FEES THAT MAY APPLY

#### Dishonour Fee

\$15.00

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.

#### Default Fee

\$5.00 per day

Daily recovery fee to cover reasonable costs of administrating your account while your account remains in default.

### 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.

### LOAN FEES AND CHARGES

<b>Establishment fee</b>	\$400.00
One-off fee payable per loan.	
<b>Monthly Loan Fee</b>	47.6158% p.a.
Charged per month or part thereof, where there is an outstanding debt balance.	
<b>Comparison Rate</b>	65.6597% p.a.
This comparison rate is based on an unsecured loan for an amount of \$2,500 over 2 years and a \$400 establishment fee.	

**WARNING:** 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.

### FEES THAT MAY APPLY

<b>Dishonour Fee</b>	\$15.00
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.	
<b>Reschedule Fee</b>	\$15.00
Charged each time a repayment is rescheduled. This is a service fee which includes our reasonable internal administrative costs.	

## PERSONAL LOANS

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

### LOAN FEES AND CHARGES

#### Establishment fee

This fee covers the cost of setting up your loan. It is added to your loan amount and paid off with the loan.

For loans  
\$5,000 to  
\$10,000

For loans  
\$11,000 to  
\$25,000

\$195

\$250

#### Fixed interest rate

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.

From 8.99% p.a. to 29.99% p.a.

#### Comparison Rate

The comparison rate is based on an unsecured loan amount of \$10,000 over 3 years and a \$195 establishment fee.

From 10.31% p.a. to 31.49% p.a.

**WARNING:** 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.

### FEES AND CHARGES THAT MAY APPLY

#### Late payment fee

\$20

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.

#### Dishonour fee

\$5

Payable each time a payment to us under your direct debit or other payment authority is dishonoured.

#### Variation fee

\$50

Payable each time you request us to vary your loan (e.g. term extension or change to the repayments).

#### Early repayment fee

\$100

Payable when the loan term is greater than 2 years, but the loan is paid out in full in less than 2 years.

#### Duplicate fee

\$5 per document

Payable for each copy of any document you request.

## SECURED CAR LOANS

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

### LOANS FEES AND CHARGES

<p><b>Establishment fee</b></p> <p>This fee covers the cost of setting up your loan. It is added to your loan amount and paid off with the loan.</p>	<table border="0"> <tr> <td style="padding-right: 10px;">For loans \$5,000 to \$10,000</td> <td style="padding-right: 10px;">For loans \$10,001 to \$20,000</td> <td style="padding-right: 10px;">For loans \$20,00 1 to \$50,00 0</td> </tr> <tr> <td style="padding-right: 10px;">\$195</td> <td style="padding-right: 10px;">\$250</td> <td>\$495</td> </tr> </table>	For loans \$5,000 to \$10,000	For loans \$10,001 to \$20,000	For loans \$20,00 1 to \$50,00 0	\$195	\$250	\$495
For loans \$5,000 to \$10,000	For loans \$10,001 to \$20,000	For loans \$20,00 1 to \$50,00 0					
\$195	\$250	\$495					
<p><b>Fixed interest rate</b></p> <p>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></p> <p>The comparison rate is based on an unsecured loan amount of \$10,000 over 3 years and a \$195 establishment fee.</p>	<p>From 7.68% p.a. to 28.84% p.a.</p>						

**WARNING:** 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.

### FEES AND CHARGES THAT MAY APPLY

<p><b>Late payment fee</b></p> <p>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></p> <p>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></p> <p>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></p> <p>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>

## NIMBLE ANYTIME

If your credit limit is between \$500 and \$10,000.

### LOAN FEE AND CHARGES

**Interest: Annual Percentage Rate (APR)** 47% p.a.

**Annual fee** \$0

### FEES AND CHARGES THAT MAY APPLY

**Late payment fee** \$10

Payable immediately if any amount due under this contract is not received in full within 2 days of the due date.

**Variation fee** \$50

Payable each time you request us to vary your loan (e.g. term extension or change to the repayments).

**Overseas transaction charge** 2.99% of the total value of each transaction

Payable when you make a transaction on your account in a currency other than Australian dollars or make a transaction that is processed by a merchant outside of Australia.

**Duplicate fee** \$5

Payable for each copy of any document you request.

The information in this statement was last updated on 20/07/2020 and is subject to change.