

To be as transparent as possible we have outlined the various fees and costs associated with our Consumer Contracts below. It is important to note that these costs are a range of our minimum and maximum charges. We assess each deal individually and base costs on a variety of factors (excluding loan establishment fees which are based on the cost of the actual time spent), such as:

- Security being offered
- Level of the LVR (Loan to Value Ratio)
- Credit History
- Employment history & stability
- The amount of time to process your application

APPLICATION COSTS AND MONTHLY ADMINISTRATION FEES:

FEE TYPE	AMOUNT
Loan Establishment fees	Between \$595.00 and \$995.00 dependent on actual time spent
Monthly Administration Fee (management fee)	\$13.00 per month
Account Statement: Basecorp is required to provide Bi-Annual Statements free of charge. Thereafter cost is:	\$15.00 per statement
Personal property security preparation and registration fee	\$15.00
Re-advance PPSR Fee (Top up loan secured over a vehicle)	\$5.66
Re-advance fee for existing caveat or mortgage security	\$30.00 plus title search \$5.00 per title
3rd party costs in connection with your loan	As charged

NB:

- Mortgage Adviser Fees are agreed between client and the respective adviser.
- Clients solicitor to be instructed. On extremely rare occasions Basecorp Limited may choose to prepare and register the security. In such a case the preparation and registration cost for a Mortgage is \$490.00 per security property and \$430.00 for a registered caveat (and an extra \$5 per subsequent title search).

CONSUMER INTEREST RATES:

PRODUCT	RATE RANGE*
Short Term Mortgage Finance	10.95% - 11.95%
Long Term Mortgage Finance	Housing – 9.20% - 10.20% Land – 10.95% to 12.95%

* All interest rates are based on the individual application

DEFAULT FEES AND INTEREST

FEE TYPE	AMOUNT
Dishonour Fee	\$15.00
Letter Fee	\$15.00
Credit Management Fee: In the event of serious default, Basecorp may be required to spend additional time and resources to remedy the account	\$117.00 per hour
Mileage Fee	At the AA current rate for a 2 litre car
Repossession Warning Notice	\$15.00
Issue Warrant to a Repossession Agent	\$100.00
Post Possession Notice	\$15.00
Post Sale Notice	\$15.00
Default Interest Rate	10% above the contracted rate
3rd party costs while in default	As charged

REPAYMENTS AND SETTLEMENT COSTS

REPAYMENT AND SETTLEMENT COSTS	AMOUNT
Discharge of Mortgage/Caveat per Mortgage	\$35.00
Settlement Administration Costs per Loan	\$65.00