

## IPP Fee Schedule (exclusive of GST)

Payments to Moneytech		Interest Charges	
Direct Debit <sup>1</sup>	no charge	Discount Interest Rate – Applicable interest free period then <sup>9</sup>	N/A
EFT, Direct Deposit, BPAY from Bank account	\$5	Standard Interest Rate <sup>9</sup>	10.95%
Visa/ MasterCard (via Moneytech Exchange)	\$2.50 + 1.50% surcharge	Application/Issue Fees	
AMEX (via Moneytech Exchange)	\$2.50 + 2.85% surcharge	Re - Issue Fee for Token SecureID access (first one free)	\$50
Diners Card (via Moneytech Exchange)	\$2.50 + 3.25% surcharge	Supplementary Token SecureID	\$50
		Lost/Stolen Token SecureID	\$50
Transaction Fees		Account Fees	
Authorised Supplier Payments <sup>2</sup>	Free	Monthly subscription Fee (ex GST)	\$0
Manual Transaction Fee <sup>3</sup>	\$15	Other Fees	
Transaction Trace Request	\$30	PPSA Fees & Charges <sup>10</sup>	\$0
Overlimit Fee - at request of customer <sup>4</sup>	\$30	Minimum Payment Due Dates	
Delinquencies		100%	All transactions during the month due on the 27th of the following month. If the 27th falls on a non-business day (weekend or public
Dishonour Fee	\$30	Interest Free Period	
Deed of Agreement Arrangement Broken <sup>5</sup>	\$30	Status <sup>60</sup>	No interest for accounts within terms. All transactions in a month due in full on 27th day of following month, or on the next business day following the 27th if the 27th falls on a non-business day (e.g. weekend or public holiday
Liquidated Damages Fee <sup>6</sup>	0.5% of account balance		
Administration Fee <sup>7</sup>	15% of account balance or \$1500 whichever is greater		
Lodgement of charge/ mortgage <sup>8</sup>	\$1,000 + stamp duty		
Lodgement of Caveat <sup>8</sup>	\$500 per caveat		
Removal per caveat <sup>8</sup>	\$500 per caveat		

- For Direct Debit via Moneytech minimum monthly payments or customer initiated direct debit
- Payments made to IPP Suppliers on your behalf
- Manual transaction fees for conduction transactions, payments or allocations of payment or change request or any similar transaction on behalf of customer
- The Overlimit Fee will be charged when an account is over limit as a result of a request for a temporary increase
- Any dishonoured payment after entering into a "Deed of Agreement" with Moneytech. Not relevant if no "Deed of Agreement" has been entered into
- Liquidated Damages Fee (LDF) is charged when a minimum payment is not met. If your account is overdue, the LDF will be charged at 0.5% of account balance on the 14th of each month if not rectified, and will be charged in addition to any interest due. If your account is in default your credit limit may be reviewed
- The Administration Fee is charged if an account is Delinquent and / or overdue (i.e. via either missing minimum monthly payment, via Committing an Event of Default under any Moneytech Terms and Conditions, or otherwise), Moneytech has sought payment from you to rectify the delinquency, and satisfactory resolution cannot be reached
- If you miss a minimum payment, if your account otherwise falls delinquent with Moneytech, or if under Moneytech Terms and Conditions an Event of Default has been committed, Moneytech may elect to protect its interests via lodgement of a Caveat or other security over your business and / or personal assets
- The Discount Interest Rate would normally be charged on an invoice that is not and has never been in default. Interest rates are subject to change. Any changes are effective on date of notification unless stated otherwise. The interest on all invoices will revert to the Standard Interest Rate if any amount becomes overdue. Interest is calculated on account balance basis. As the interest free period extends up to the minimum payment, no interest will accrue on accounts which are within terms and not delinquent
- Any and all costs, charges and expenses of an incidental to registering a Security Interest or any action taken by Moneytech to comply with the *Personal Property Securities Act 2009* (Cth)