

Schedule of Interest Rates/Credit Fees/ Default Fees and Charges applied to Consumer Contracts

These Interest Rates, Fees and Charges (effective on loan contracts from 5 May 2025) applied to Consumer Contracts with Corinth Resources Limited and CBT Finance Limited

trading as **Cash on Carlyle**

ANNUAL INTEREST RATES

The annual interest rate applicable to our loans is 23% to 29%. The interest rate is based on the profile of the borrower(s) and the collateral offered for the loan. Interest is calculated by multiplying the unpaid balance at the end of the day by a daily interest rate. The daily interest rate is calculated by dividing the annual interest rate by 365. Interest is charged to your account weekly. The credit contract allows for the lender to vary the rate in limited circumstances which are set out in paragraph 13 of the loan agreement. Otherwise it is fixed for the term of the contract.

DEFAULT INTEREST

Default Interest is charged on any overdue installment. Default interest is charged from the time that you fall into financial default until you are no longer in financial default. It is calculated by multiplying the overdue installment by the default daily interest rate. The daily default interest rate is calculated by dividing the annual default interest by 365. All default interest is debited to your account weekly. The annual default interest rate is 10% per annum over the annual interest rate.

APPLICATION/APPROVAL

Loan Establishment Fee \$300.00

A fee of up to \$300.00 is charged for processing, approving and documenting your loan application.

Payment Waiver Protection Optional

Protection to cover repayments and/or outstanding debt if the borrower is sick or injured, is made redundant or dies. (Subject to Terms, Conditions and Exclusions). **THIS IS NOT COMPULSORY AND FULL DISCLOSURE OF COST, TERMS OF PAYMENT WAIVER IS GIVEN AT APPLICATION AND INCLUDED IN INITIAL DISCLOSURE.**

Goods Inspection Fee \$60.00 hourly

A fee of \$60.00 per hour (in the case of Chattels) is charged for inspecting the security offered on your loan application and obtaining serial numbers and taking photographs where applicable.

Security Registration Cost – PPSR COST \$ 16.10

Charged to the contract when drawn for registration of our security with the Personal Property Security Register.

Security Preparation & Registration Cost – LINZ \$281.00

Charged to the contract when drawn for preparation & registration of our security with Land Information New Zealand. Registration Cost is \$251.00, Preparation Fee is \$30.00. (For any loan agreement where we register a caveat or mortgage over a property). NOTE: No fee is included for any actual security release fee.

CREDIT FEES AND CHARGES

Monthly Administration Fee \$ 8.45

Payable as long as there is an unpaid balance and is included in your regular installment.

Statement Fee \$ 5.00

May be charged to you anytime you ask for a statement of your account that we do not have to send you otherwise and is payable if and when we notify you.

Reimbursement Costs (without addition) COST

Any costs, expenses and other liabilities listed in paragraph 10e of the operative terms of the contract which arise when you are not in default.

Settlement (Full PrePayment)

If you pay the unpaid balance in full before the final payment is due (full repayment), we do not charge you a fee for our loss on full prepayment. You must only pay our administrative cost relating to the full prepayment. Administrative Costs/fees **\$30.00** for our staff's work associated in receiving the request for and processing the full prepayment and in discharging for releasing any security. This may change if you ask for a full prepayment figure more than once.

Security Variation Fee \$ 50.00

A fee for variation to Security and is payable when you sign to vary the security.

Payment Variation Fee \$ 40.00

Charged to the account when you change how you pay under the agreement and is payable when you sign to vary the payment.

DEFAULT FEES

Address Location Fee \$ 30.00

A fee to locate if you have gone leaving no address, payable when we send advice to your last known address.

Arrears Letter \$ 15.00

Payable if and when we write to you because your payments are 2 weeks or more in arrears.

Default time fee (hourly) \$60.00

Payable if any staff member of ours spends time on the administration of your account when you are in default. "Administration" in this case includes all work on our recovery of the unpaid balance but which is not charged to you otherwise. The default time fee may include time our staff spend outside the offices. This means if our staff have to spend time, for example, trying to find you or traveling to see you or talking to debt collectors or lawyers we may charge you that hourly rate. It is payable when we notify you.

Dishonour Letter \$ 10.00

Payable if and when we write to you because your payment is dishonoured by your bank.

Insurance Default Letter \$ 10.00

Payable if and when we write to you because your insurance over security chattels lapses or is cancelled.

Late Payment Fee \$ 25.00

When you miss more than 2 payments without prior arrangement. It is payable when we notify you.

Motor Vehicle Checking \$ 13.00

Charged to check vehicle ownership, payable when we notify you.

Repossession Warning Notice \$ 30.00

A fee for the issue of a repossession warning notice, payable when we send the notice.

PostPossession Notice \$ 30.00

Payable when we send you notice of amount due after repossession of goods.

Repossession Authority \$ 30.00

To issue a warrant to a repossession agent to seize goods, payable when the agent serves a copy of the notice or tries to do so.

Recovery Costs COST

Costs to us of Court or Disputes Tribunal proceedings and repossession and sale of collateral and the sale of the land to be mortgaged. These include filling fees actual solicitor's fees and disbursements (assessed in a solicitor client basis) and debt collection agency commissions, fees and disbursements. Additionally you must pay us the costs and disbursements of repossession agents, valuers, auctioneers, process servers and any of our agents in enforcing this agreement. You must pay for any dealings (we have while you are in default) with other persons with respect to the debt or any security you (may) provide. In addition you must pay the cost of doing anything which you have failed to do and which we have done. You must pay the costs expenses and other liabilities listed in paragraph 10d of the 'operative terms' of your contract arising out of your default.