

# Facts for Personal Loans (including Car Loans)

## Fees and Charges

Effective: 15 February 2024

### Getting started

Below is an explanation of fees and charges which you may be asked to pay during the course of obtaining your loan.

#### Application Fee

Establishing a loan is an involved process and requires the expertise of trained staff to assess the loan application, create detailed documentation, coordinate loan funding and organise any security against the loan (if applicable). For this reason, an application fee is payable upon advance of your loan.

What will the cost be?	
Application fee	\$250 Waived for Premium Plus Package holders

Depending on the method of loan funding, additional fees may apply, see Other fees and charges that may apply.

### During the course of your loan

#### Ongoing Account Keeping Fees

What will the cost be?	
Administration fee	Nil

#### Document Fee

If you ask us to provide a copy of any statement or document we will charge you a fee.

What will the cost be?	
Per document	\$10

#### Substitution or Variation Fees

Where we agree to vary the security we hold for a loan, or vary the loan amount, a fee will apply.

What will the cost be?	
Substitution of Security Fee	\$75
Variation Request Fee	\$75

#### Default Administration Fee

This fee only applies if you fall behind in your loan repayments or you do not make your full required monthly repayment.

You can avoid incurring this fee by:

- keeping your loan in advance
- making your loan repayment on time

What will the cost be?	
Where one payment or less is in arrears	\$35 at the end of each relevant month
Where more than one payment is in arrears	\$50 at the end of each relevant month

## Dishonour Fee

If you ask us to take a payment, either via direct debit or salary deduction or your cheque payment is dishonoured (e.g. due to insufficient funds), you will be charged a fee.

What will the cost be?	
Per dishonour	\$9

## Repaying your loan

There is no early repayment fee or restriction on any additional repayments.

What will the cost be?	
Early repayment fee	Nil

## Other fees and charges that may apply

What will the cost be?	
Settlement Financial Institution Cheque Fee	Newcastle Permanent fee: First cheque: Free Thereafter, \$5.00 per cheque  Third party fees: At cost and unascertainable
Government Charges – payable to us when an interest over security (for example, motor vehicle) is registered, amended or discharged on the Personal Property Securities Register	At cost and unascertainable
Other document preparation costs and out of pocket expenses (in addition to the above fees and charges, there may be other out of pocket expenses charged by a third party which we will pass on to you)	At cost and unascertainable

## Other costs

You should be aware that there may be other costs involved depending on the purpose of your car or personal loan.

For example:

Stamp Duty for a new or used car purchase is a percentage of the purchase price of your vehicle that goes to the government. This information can be found via your local state authority (e.g. Service NSW).

Compulsory Third Party (CTP) or comprehensive insurance for your vehicle.

For more information visit [newcastlepermanent.com.au/personal-lending-faqs](http://newcastlepermanent.com.au/personal-lending-faqs).

## More information

Terms and Conditions in relation to personal loans can be found at [newcastlepermanent.com.au/terms](http://newcastlepermanent.com.au/terms).

Have your frequently asked questions answered at [newcastlepermanent.com.au/personal-lending-faqs](http://newcastlepermanent.com.au/personal-lending-faqs).

Find out how much you may be able to borrow or what repayments will be at [newcastlepermanent.com.au/personal-calculators](http://newcastlepermanent.com.au/personal-calculators).

Enquire online today at [newcastlepermanent.com.au/forms/enquiry/personal-loan](http://newcastlepermanent.com.au/forms/enquiry/personal-loan). You can also call 13 19 87 or drop into your local branch and talk to our staff.

Drop into your local branch,  
visit [newcastlepermanent.com.au](http://newcastlepermanent.com.au),  
or call 13 19 87.