

**Admiral Finance Limited and Quickloans.co.nz**  
**0800 200 269**  
**Interest Rates and Standard Fees**

## Standard interest Rates

### Interest Rates

| <b>Establishment Fees/Amendment Fees</b> | <b>Secured Loan</b> | <b>Unsecured Loan</b> |
|--|---------------------|-----------------------|
| Minimum Rate                             | 9.95%               | 13.95%                |
| Maximum Rate                             | 23.95%              | 23.95%                |
|  |                     |                       |

The interest rate each loan is based on the profile of the borrower(s), the collateral used on the loan.  
Interest is calculated and accrued on the daily unpaid balance and posted on to the loan on the last day of the month.

## Key features on the loan

- No early settlement fees

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### Credit Fees

#### Establishment Fees/Amendment Fees

| Establishment Fees/Amendment Fees  | Fee               | Description  |
|--|-------------------|--|
| Establishment Fee \$0 – \$399  | \$95              | The establishment fee is based on the complexity of the loan, processing time/costs and review/approval time for loans. The fee is calculated on the new advance amount which excludes any refinanced balance. |
| Establishment Fee \$400 – \$499  | \$95              |  |
| Establishment Fee \$500 – \$599  | \$165             |  |
| Establishment Fee \$600 – \$799  | \$195             |  |
| Establishment Fee \$800 – \$999  | \$230             |  |
| Establishment Fee \$1,000 – \$1,499                                      | \$275             |  |
| Establishment Fee \$1,500 – \$1,999                                      | \$295             |  |
| Establishment Fee \$2,000 – \$2,999                                      | \$325             |  |
| Establishment Fee \$3,000 – \$4,999                                      | \$350             |  |
| Establishment Fee \$5,000 – \$9,999                                      | \$400             |  |
| Establishment Fee \$10,000 – \$19,999                                    | \$450             |  |
| Establishment Fee \$20,000+  | \$595             |  |
| Establishment Fee Business Loans or Trusts                               | \$595             |  |
| Existing Loan Top-Up Fee (not a refinance) (2)                           | \$250 maximum     | Processing loan top-up, including search costs, review/approval, drafting documents, review of completed documents and correspondence and amending registers   |
| Legal/Solicitors Fees to Document Loan (if required) (6)                 | As invoiced to us | External legal costs associated with drafting loan documentation (only required for complete legal documentation)  |
| LINZ Register/Discharge etc Mortgage/Caveat using third party (1),(2)(9) | \$245             | Mortgage/Caveat Registration - Title searches, preparing legal documentation, liaising with solicitor, LINZ fees and external third-party costs  |
| Change of Security / Collateral Amendment Fee for non-land (2)           | \$150 maximum     | Processing change of security, including search costs, review/approval, drafting documents, review of completed documents and correspondence and amending registers  |
| Loan Restructure/Re-Documentation/. Fee (2)                              | \$95              | Processing change loan restructure/re-documentation, including search costs, review/approval, drafting documents, review of completed documents and correspondence and amending registers                      |
| Loan Variation Fee (not restructure or security change) (2)              | \$50              | Processing loan variation, including search costs, review/approval, drafting documents, review of completed documents and correspondence and amending registers  |

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|--|-------------------|--|
| Collateral Inspection Fee (staff) (2)                | \$95              | Inspection of collateral by staff member                 |
| Collateral Inspection Fee (third party) (6)          | As invoiced to us | Inspection of collateral by third party                  |
| Credit Check Fee (including ID/AML checks) (2)       | \$10              | Processing credit check along with related ID/AML checks |
| AML ID Verification Report (2)                       | \$7               | AML ID verification per person                           |
| Biometric Identification (2)                         | \$13              | Biometric ID Verification report                         |
| PPSR Search Fee (2)                                  | \$8               | PPSR search each, per person and per collateral item     |
| LINZ Title Search/Review on property – refinance (2) | \$15              | LINZ Title Search per property                           |
| LINZ Title Search on property – new (2)              | \$15              | LINZ Title Search per property                           |
| Motochek or Car Jam Search Fee (2)                   | \$3               | Motochek or Car Jam Search Fee per search on each item   |
| E-Bank Statement Fee (2)                             | \$3               | E-Bank Statement Fee per request                         |
|  |                   |  |

### Loan Administration Fee /Processing Fees

| Loan Administration Fee /Processing Fees                     | Fee           | Contribution towards  |
|--|---------------|---|
| Monthly Administration Fee (third-party direct debit) (3) or | \$15          | Ongoing maintenance/processing and operation of the loan          |
| Monthly Administration Fee (bank direct debit) (3)           | \$12          | Ongoing maintenance/processing and operation of the loan          |
| Loan Statement Fee (special request of statement) (2)        | \$10          | Issuing a special request loan statement                          |
| Request Disclosure Fee (7)                                   | \$120 maximum | Compiling, reviewing, communicating the requested information     |
| Refund Over Payment (2)                                      | \$20          | Investigating, approving, communicating and processing the refund |
| Unidentified Deposit Fee (2)                                 | \$15          | Investigating unidentified post and related charges from our bank |
|  |               |   |

### Early Settlement/Prepayment Fee

| Loan Administration Fee /Processing Fees | Fee | Contribution towards   |
|--|-----|--|
| Early Settlement/Prepayment Fee (2)      | \$0 | Processing, communicating, reviewing and correspondence of loan early settlement |
| Prepayment Compensation Fee              | \$0 | Compensation for any loss we may incur   |

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### Collateral Registration and Discharge Fees

| Collateral Registration and Discharge Fees                                  | Fee   | Contribution towards                             |
|---|-------|--|
| PPSR Registration/Renew (1)   | \$8   | PPSR registration per loan                       |
| PPSR Renew (2)  | \$8   | PPSR renewal per loan                            |
| LINZ Register/Search/Document Mortgage/Caveat using third party (1),(2)(9)  | \$245 | Processing new mortgage/caveat via LINZ          |
| LINZ Discharge/Search/Document Mortgage/Caveat using third party (1),(2)(9) | \$245 | Processing discharge of mortgage/caveat via LINZ |
|   |       |  |

## Default Fees

### Arrears/Default Fees

| Arrears/Default Fees                              | Fee               | Contribution towards  |
|---|-------------------|---|
| Arrears/Default Management Fee (4)(8)             | \$2 per day       | Daily review, monitoring/processing of account and correspondence by staff and management                                       |
| Reminder/Default Letter Fee (5)(8)                | \$10              | Reviewing, generating, issuing, sending correspondence to all parties   |
| Reminder/Default SMS Message or Phone Call (5)(8) | \$10              | Reviewing, generating, issuing, sending correspondence to all parties   |
| Reminder/Default Email (5)(8)                     | \$10              | Reviewing, generating, issuing, sending correspondence to all parties   |
| Reminder Phone Call (5)(8)                        | \$10              | Reviewing, generating, issuing, sending correspondence to all parties   |
| Property Law Act Notice (2)(8)                    | \$45              | Compiling, reviewing, communicating the requested information   |
| Agent Field Visit (staff) (2)                     | \$95 maximum      | Field Agent visit by staff member   |
| Agent Field Visit (third party) (6)               | As invoiced to us | Field Agent visit by third party  |
| Credit Check Fee (including ID/AML checks) (2)    | \$10              | Processing credit check along with related ID/AML checks  |
| PPSR Search Fee (2)                               | \$8               | PPSR search each, per person and per collateral item  |
| Motochek or Car Jam Search Fee (2)                | \$3               | Motochek or Car Jam Search Fee per search on each item  |
| E-Bank Statement Fee (2)                          | \$3               | E-Bank Statement Fee per request  |
| Consumer Monitor Fee (2)                          | \$7               | Consumer Monitor Fee per item   |
| Milage/Travel Fee (2)                             | Per AA Rate       | Milage/Travel Fee per KM for any related travel not included in other fees  |
| Default Time Fee (2)                              | \$60 per hour     | If staff member of ours spends time on the administration of your account when you are in default, if not covered by other fees |
|   |                   |   |

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**Repossession Fees**

| <b>Repossession Fees</b>                             | <b>Fee</b>        | <b>Contribution towards</b>  |
|--|-------------------|--|
| Repossession Warning Letter (5)                      | \$45              | Reviewing, generating, issuing, sending correspondence to relevant parties   |
| Warrant to Repossess Collateral (5)                  | \$45              | Reviewing, generating, issuing, sending correspondence to relevant parties   |
| Post Possession Notice (5)                           | \$45              | Reviewing, generating, issuing, sending correspondence to Repossession Agent |
| Post Sale of Collateral / Or Letter of Demand Notice | \$45              | Reviewing, generating, issuing, sending correspondence to all parties        |
| Repossession Agent Fee (6)                           | As invoiced to us | Repossession Agent Fees as invoiced  |
| Storage Fees (6)                                     | As invoiced to us | Storage Fees as invoiced   |
| Return of Repossessed Items (6)                      | As invoiced to us | Return of Repossessed items as invoiced                                      |
|  |                   |  |
|  |                   |  |

**Collection Costs**

| <b>Collection Costs</b>         | <b>Fee</b>        | <b>Contribution towards</b>   |
|---------------------------------|-------------------|---|
| Collection Agent Commission (6) | As invoiced to us | Actual costs as invoiced to us by third party collection company          |
| Disputes Tribunal Fee (2)       | As invoiced to us | Actual costs as invoiced to us by third party for Disputes Tribunal Costs |
| Court Proceedings Fee (2)       | As invoiced to us | Actual costs as invoiced to us by third party for Court Proceedings Fee   |
| Other Charges (6)               | As invoiced to us | Actual costs as invoiced to us by third party                             |
|                                 |                   |   |
|                                 |                   |   |

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### Notes

- (1) Charged to the loan when the loan is opened
- (2) Charged to the loan when the event/action takes place or when we notify you it is payable.
- (3) Charged to the loan on the last day of each month.
- (4) Charged to the loan on the last day of each month and accrued charges are charged to the loan when the loan is repaid in full.
- (5) Charged to the loan when the letter/notice/SMS/email/phone call is published, or event takes place.
- (6) Charged to the loan when invoice is received from the third party or when we notify you it is payable.
- (7) Charged to the loan the event/action takes place or when we notify you it is payable. The actual fee may be lower if limited information is requested.
- (8) We will attempt to contact multiple parties on each loan via several communication channel attempts. We generally only charge one fee per day even if there are several attempts to contact each party via several communication channels.
- (9) In some cases, we may need to charge a fee for each title that we register a caveat/mortgage.

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