

Alliance e-finance Standard Fees and Charges

December 2008

Direct Debit Dishonoured Payment Charge

For any direct debit payments rejected by our Financial Institution where an account has been closed or there are insufficient funds to draw the required instalment a fee of \$55 will apply on every occasion.

Late Payment Charge

If a payment is late & is made after the due date according to the executed schedule a \$55 fee will apply as well as any overdue interest charges as set out in the terms & conditions of the contract executed.

Rejected Cheque

Where a cheque has been rejected by our Financial Institution due to lack of funds or stopped cheque without the prior written advice to our office a fee of \$55 will apply.

Documentation Fee

A standard documentation fee of \$250.00 + GST will apply to all applications.

Invoicing Fee

Our preferred payment method for all contracts is direct debit. For those customers not willing to execute a direct debit form our credit department will access the applicants request & if approved a standard invoicing fee of \$15.00 + GST will apply to every invoice raised. This fee is charged up-front for all future payments as per the schedule executed.

Please note: For a contract to be approved on invoice the customer must meet all of our credit criteria & be in a strong financial position. There must also be a reasonable explanation as to why the applicant does not provide a direct debit form.

For example if a contract is entered into for a 60 month term with monthly payments, the invoicing fee will be $\$15 \times 60 \text{ pmts} = \$900.00 + \text{GST}$

Assignment Fee

Under a rental contract each borrower has the opportunity to assign a contract over to another party subject to the new applicant meeting Alliance Equipment Finance Pty Limited's credit criteria. An assignment fee of \$550 + GST will be applicable to each such request.

Chattel Mortgage Fee

On all Chattel Mortgage contracts entered into a fee of \$350 + GST is applicable.

Additional Government Charges

Depending on the finance contract entered into Stamp Duty or Register of Encumbered Vehicles (REVS) Fee may be applicable. These charges are determined based on State Government legislation – we charge a standard REVS Fee of \$8.30 currently but this may change depending on the rulings of governing bodies. Please contact our office to obtain an accurate indication of the charges applicable to you.