

## Non Consumer Loans

### Rates From 7.25% - 9.5%

**Establishment Fee:** from 1.25% of the loan amount with a minimum of \$1,450 (Payable on or prior to the first advance being made. This fee may be deducted from the advance by agreement)

**Early Repayment of Loan Fee:**

Interest at the ordinary interest rate in respect of the amount repaid for up to a period of one month, zero if > 30 days notice

**Facility Availability Fee:** MMT will charge you a facility availability fee on any undrawn principal sum. (except where the intention is to draw the loan progressively such as a new build) The facility availability fee will be charged on a monthly basis and calculated as a percentage of the undrawn principal sum, such percentage to be calculated by deducting the rate of interest MMT receives from ANZ Bank New Zealand Limited on at call funds from the ordinary/lower interest rate

**Mortgage Discharge Fee:** From \$250.00

**Renewal Fee -** from 0.5% (Payable on or prior to the date of extension. This fee may be deducted from the further advance (if any) by agreement (min \$1100)

**Property Inspection Fee:** Included in the Loan Application/Processing Fee

**Consent Fee:** From \$250.00

**Re-documentation Fee:** From \$250.00 (where loan has been documented and a change is required)

**Progress Drawdown Fee:** From \$245.00

**Default Administration Fee:** \$4,500.00 (> 14 days in default)

**Default:** The Ordinary/Lower Interest Rate set out in the Term Loan Agreement, plus 5% per annum

**DEFAULT – THIRD PARTY CHARGES** In the case of our enforcement of the loan or security we will charge your account for all the costs and disbursements we incur from, any court, any tribunal, our solicitor (on a solicitor client basis), any debt collection agency, any process server, any valuer, any auctioneer, any of our agents and for any dealings with other persons in respect of your loan, the security and/or our enforcement. In addition, we will charge you the cost of doing anything which you have failed to do and which we have done.

## Consumer Loans (CCCFA)

### Rates From 7.25% - 9.5%

**Establishment Fee:** \$1,450.00 (Payable on or prior to the first advance being made. This fee may be deducted from the advance by agreement)

**Early Repayment of Loan Fee:**

Interest at the ordinary interest rate in respect of the amount repaid for up to a period of one month, zero if > 30 days notice

**Facility Availability Fee:** MMT will charge you a facility availability fee on any undrawn principal sum. (except where the intention is to draw the loan progressively such as a new build) The facility availability fee will be charged on a monthly basis and calculated as a percentage of the undrawn principal sum, such percentage to be calculated by deducting the rate of interest MMT receives from ANZ Bank New Zealand Limited on at call funds from the ordinary/lower interest rate

**Mortgage Discharge Fee:** From \$250.00

**Renewal Fee:** \$1,100.00 (Payable on or prior to the date of extension. This fee may be deducted from the further advance (if any) by agreement)

**Property Inspection Fee:** At cost from \$250.00 (cost available on request and dependent on location of the property))

**Consent Fee:** From \$250.00

**Re-documentation Fee:** From \$250.00 (where loan has been documented and a change is required)

**Progress Drawdown Fee:** From \$245.00

**Default Fee:** \$50 per month (or part of a month)

**Default:** The Ordinary/Lower Interest Rate set out in the Term Loan Agreement, plus 5% per annum

**DEFAULT – THIRD PARTY CHARGES** In the case of our enforcement of the loan or security we will charge your account for all the costs and disbursements we incur from, any court, any tribunal, our solicitor (on a solicitor client basis), any debt collection agency, any process server, any valuer, any auctioneer, any of our agents and for any dealings with other persons in respect of your loan, the security and/or our enforcement. In addition, we will charge you the cost of doing anything which you have failed to do and which we have done.