



CUSTOMER INFORMATION

The following information is provided to assist you with making your decision to take a loan with Thorn Group Financial Services Limited t/a dtr.

FEES - effective 1 April 2019

	easi-own card		easi-own partner PIN card		easi-cash	
Fees	Fees		Fees		new loan	existing loan
Establishment	\$95 [^]		\$95		See below	See below
Administration	Account (Weekly)	\$1.35	Account (Weekly)	\$1.35	\$6 (Monthly)	\$5 (Monthly)
Establishment						
- Secured over chattels						\$205
- Secured top up						\$190
- Unsecured top up						\$160
- Unsecured Online ⁺						\$75
Late	Weekly	\$9.00	Weekly	\$9.00	Monthly	\$39
Door Knock		\$30		\$30		\$30
Refinance	Restructure	\$15	Restructure	\$15		\$75
Buy Out Admin Fee						\$60
Payment Plan Late Fee	Weekly	\$4.50	Weekly	\$4.50	Monthly	\$19.50
PPSR Registration		\$8.05		\$8.05 [#]		\$8.05
	Transaction	\$15	Transaction			
	Holiday	\$6	Holiday	\$6		
Interest						
Annual	From 26.25% - 34.95%		From 19.95% - 27.95%		From 26.75% - 34.95%	
Default	5.00% *		5.00% *		29.75%	

Other Repossession Fees:

Locksmith, storage, disposal costs, repossession agents costs will be charged at the cost leveled on dtr.

Terms and Conditions

A copy of **easi-own**, **easi-own card** and **easi-cash Contract, Terms and Conditions** are available in store. Our helpful staff will be happy to provide you with a copy.

⁺This applies only to applications fully transacted online ^{*}This penalty only applies to the amount in default, for the period in default.

[^]Fee applies to new REV easi-own card customers only [#]PPSR fee only applies to single item purchases on the card over \$1,000

easi-own card • Important lending criteria, terms & conditions apply. **Term for weekly payments depends on interest rate. Interest rate: 26.25% pa to 34.95% pa, depending on your circumstances. Rate may change. Mandatory fees: account fee \$1.35 a week, PPSR fee \$8.05 for each purchase, establishment fee \$95 for first purchase or transaction fee \$15 for each subsequent purchase.** Fees added to loan balance. Weekly pricing shown includes interest & mandatory fees. Payment terms & interest rates depend on individual circumstances, therefore total amount payable will be calculated on completion of application. Optional dtr Liability Waiver (DLW) and Service Plus fees may also apply. Satisfactory evidence of insurance may be required if DLW is not selected.

easi-own partner PIN card • Important lending criteria, terms & conditions apply. **Interest rate for easi-own purchases from approved business partners: 19.95% pa to 27.95% pa, depending on your circumstances. Rate may change. Mandatory account fee \$1.35 a week. Minimum \$10 a week repayment with any credit balance for easi-own purchases from approved business partners, payable only by Direct Debit.** A higher interest rate, additional fees, regular payment requirements and security terms apply to any easi-own purchases from dtr

easi-cash • Important easi-cash lending criteria, terms and conditions apply. **Interest rate 26.75% pa - 34.95% pa, depending on your circumstances. Rate may change. Security may be required. Mandatory fees: Administration fee of \$6 a month, PPSR fee \$8.05, establishment fee of up to \$205 to be paid up front or capitalised over the contract term.** Optional dtr Liability Waiver (DLW) may also apply. Satisfactory evidence of household insurance may be required if DLW is not selected. Thorn Group Financial Services Limited (trading as dtr).