



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 24 December 2018

Fees	easi-own card		easi-own partner PIN card		easi-cash	
	Fees		Fees		new loan	existing loan
Establishment	\$85 [^]		\$85		See below	See below
Administration (Monthly)	Account (Weekly)	\$1.25	Account (Weekly)	\$1.25	\$6	\$5
Establishment - Secured over chattels - Secured top up - Unsecured top up - Unsecured Online ⁺						\$205 \$190 \$160 \$75
Late	Weekly	\$7.50	Weekly	\$7.50	\$39	
Door Knock		\$30		\$30	\$30	
Refinance	Restructure	\$15	Restructure	\$15	\$75	
Buy Out Admin Fee	Review Fee	\$15	Review Fee	\$15	\$60	
Payment Plan Late Fee	Weekly	\$3.50	Weekly	\$3.50	\$19.50	
PPSR Registration		\$8.05		\$8.05 [#]	\$8.05	
	Transaction	\$15	Transaction	Nil		
	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