



Schedule of Fees and Charges

The fees and charges stated are current as at the date indicated at the top of this schedule but may change from time to time. We will notify you of any changes by posting the most current schedule of fees and charges on our web site www.freestylelending.com under the section titled "Fees & Charges".

Nearly all financial services provided by Freestyle Lending are "input taxed" under the GST law. This means that GST of 10% will not be added to the fee or charge for that service. However there are a few services that we provide that are subject to GST of 10%. In these circumstances, GST of 10% will be included in such fees or charges and therefore the fees or charges indicated will be inclusive of GST.

Statutory government charges may apply to your account from time to time. It is possible that such charges vary from State to State. Currently there are no government charges that apply to Freestyle Lending accounts. If government charges are introduced you will be informed through the posting of an updated Schedule of Fees and Charges notice on our web site. Where government charges do apply to your account they will be charged directly to your account.

Service / Item Description	Amount
Administration Fees	
Monthly Loan Account Service Fee	\$10.00
Miscellaneous Service Fee (Per Hour)	\$150.00
Special Clearance on Deposited Cheque	\$22.00
Issue of Bank Cheque	\$10.50
Foreign Currency Conversion Fee (Based on Total Amount)	2.5%
Dishonour & Late Fees	
Periodical Payment Debit Dishonour Fee	\$55.00
Cheque Dishonour Fee	\$55.00
Duplicate or Additional Statement Issue	\$12.50
Late Payment Reference Fee (Daily Charge)	\$50.00
Late Loan Repayment Reference Fee (Daily Charge)	\$50.00
SMS & email Alert Fees	
Reminder SMS Alerts	\$3.00
Reminder email Alerts	\$3.00
Overdue Payment SMS Alert	\$3.00
Overdue Payment email Alert	\$3.00