

# Fee Statement



Flash Money fees and charges are made crystal clear so you're always Ready in a Flash!

## Mini Flash Loan Fees

(If the principal amount you borrow is between \$500 and \$2,000)

You will only be charged the loan establishment fee and the monthly loan fee when making payments on time. If you miss any repayments, a Dishonour and Default Fee will apply.

Monthly Loan Fee  
4% of principal per month  
Where there is an outstanding debt balance, charged per month of part thereof

Fees that may apply  
Dishonour Fee  
\$20.00  
Charged each time a direct debit or other payment is not made in full or on time. This fee includes any reasonable

Loan fees and charges  
Establishment Fee  
20% of the principal  
Payable once off per loan

Default Fee  
\$5.00  
Daily recovery fee to cover reasonable costs of administering your account while your account remains in default.

## Super Flash Loan Fees

(If the principal amount you borrow in between \$2,001 and \$5,000)

You will only be charged the loan establishment fee and the interest charges calculated based on the applicable interest rate when making payments on time. If you miss any repayments, a Dishonour and Reschedule Fee will apply.

Loan Fees and charges  
Establishment Fee  
\$400.00  
Payable once off per loan

Interest Rate  
47.6158 % p.a.  
This is the Annual Percentage Rate  
Interest accrues daily - and is charged monthly in arrears - on the outstanding balance of your loan

Reschedule Fee  
\$20.00  
Charged each time a repayment is rescheduled. This is a service fee which our reasonable internal administrative costs.

Comparison Rate\*  
65.6597% p.a.

\*This comparison rate is based on the Super Flash Money Loan of \$2,500 over 2 years and a \$400 establishment fee. Fees and charges are payable.

Fees that may apply  
Dishonour Fee  
\$20.00  
Charged each time a direct debit or other payment is not made in full and on time. This fee includes our reasonable internal and administrative costs and external third-party costs.

WARNING: This comparison is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. This is a prescribed calculation and Flash Money does not offer loans of \$2,500 over a term of 2 years.