



## Disclosure of our **Fees & Charges**

Refinance your existing loans in to a Kontiki loan to free up your cash flow and get those extras around the house to make living more comfortable!



# FEE STRUCTURE

## What are Fees & Charges?

Any business that lends money must go about the process of checking the loan applicant's details and then documenting the loan advance. There are staff wages to pay, property rents, and third party fees and charges to pay. Like registration fees, High Court and Land Transport Authority fees to pay. As well, where more intense management of a loan is required, costs increase. Letters are issued and phone calls are made. All of these activities attract fees and charges. This brochure documents what Kontiki Finance's Fees & Charges are at this time.

### Important Customer Notice

Prior notice of 30 days would be given on any changes in our Fees & Charges.

## Lending Fees, Charges

- **Hire Purchase (HP)**
- **Credit Contract (CC)**
- **Insurance Premium Funding (IPF)**

The following fees are applicable to all products unless otherwise stated

Registration Search Fee – LTA (for HP/CC only)	\$20.00 per vehicle
Registrar of Deeds	\$2.30
Registration Search Fee (Titles Office-Limited Liability Company)	From \$20.00 per vehicle and is variable based on the consideration amount
Company Search Fee	From \$50.00
Titles Search Fee (for HP/CC only)	Included in registration fee
Bailiff Fee	From minimum \$80.00. This fee will vary depending on the location and type of asset involved.
Solicitors Fee	Differing action will be billed differently as per solicitors cost
LTA Noting Fee (HP & CC Only)	From \$20.00 per vehicle
Transfer of Ownership Charges at LTA	From \$14.00
Asset Inspection Fee	Nil
Lending Interest Rates	0% p.a. - 40% p.a. Effective Fixed Interest Rate
Loan Application Fee (Motor Vehicle only)	From \$500 for loans up to \$50,000 and 1% of net amount for loans above \$50,001
Loan Arrears Interest	Calculated on the arrears amount of the period in default, based on the fixed interest rate of the loan account, for up to 3 months
Stamp Duty Hire Purchase	Nil
Stamp Duty Secured Credit Contract	Nil
Stamp Duty Unsecured Credit Contract	Nil
Stamp Duty Insurance Premium Funding	Nil
Loan Offer Extension Fee	Nil
Payment Extension Fee	The fee to extend a loan payment. Interest is charged on the monthly payment amount calculated at the fixed interest rate of the loan account. Formula as follows: <i>"Monthly Payment x Term of Extension/365 Days = Ans x Fixed Rate = Answer"</i>
Demand Notice Fee	\$25.00 per notice
Agency Fee	At cost
Break Cost Fee	30 days interest charged on the outstanding balance calculated at the Fixed Interest Rate of the loan account. Formula as follows; <i>"Outstanding Balance X 30days/365 days = Ans X Fixed Rate = Answer"</i>

## Term Deposit

Minimum Opening Balance	\$5,000
<b>Break Fee</b> <i>In case of genuine hardship, Kontiki Finance will consider allowing you to withdraw your Term Deposit prior to Maturity. If Kontiki Finance does approve your request there will be an <b>interest rate reduct on and Break Fee.</b></i>	The rate for the actual term held less a Break Fee of 1.50%. For example; a Customer places funds with Kontiki Finance Limited for 3 years but wants to break the deposit at 2 years. We would apply the interest at the 2 year rate less a Break Fee of 1.50%
Maturity Withdrawal	<ul style="list-style-type: none"><li>- Deposited to Nominated Bank Account</li><li>- Re-invested for a further Term</li></ul>
Partial Interest Payment	Transferred to a Nominated Bank Account

## Other Loan Fees

### Repossessed Vehicle Storage Fees:

Cars and Trucks (HP & CC Only)	From: \$40.00 / day
Heavy equipment or trucks or tyres (HP & CC Only)	From: \$40.00 / day
Other Chattels (HP & CC Only)	From: \$10.00 / day
Auction Cost and Admin Fee (HP & CC Only)	From: 2.5% - 12 % of VEP Price
Advertising & Miscellaneous out of pocket expenses (HP & CC Only)	At cost



## About Us

Kontiki Finance Limited is a financial services company specialising in motor vehicle purchase loans and loans secured over vehicles. Whether you are an Individual, Partnership, or small to medium enterprise, you can talk to Kontiki Finance about your next asset purchase or how to free up cash to make your next purchase.

## Contact Us

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