



### Fees and Charges Summary Table

The upfront fees and charges you incur under your loan are shown in the loan request schedule on the front page of your loan contract. These include, for example, the loan application fee and credit charges.

As the upfront credit charges are calculated on the assumption you will make all loan instalments on time and in full, if you do not pay amounts when due, you will be charged Additional Interest for the period the amounts due remain unpaid.

The remaining fees and charges in this table are a summary of fees and charges that you may incur, depending on how you make your loan payments and what happens during the loan term. See the full terms and conditions [Attvest Documents](#) for more detailed information.

Fee or Charge	Amount or Calculation Method	
Additional Interest	15% per annum, calculated daily, on amounts not paid when due	
Dishonour Fee	\$15.00	
Loan Cancellation Fee <ul style="list-style-type: none"><li>This fee will not be charged where the underlying insurance policy(s) being funded are predominantly for domestic or household purposes</li><li>This fee is charged upon cancellation by request or cancellation due to default</li></ul>	\$250.00	
Internal administration fees for debt collection - straightforward debt collection	Maximum \$750	
Internal administration fees for debt collection - complex collections or collections involving administration or liquidation	Charges based on the work involved	
Fee for using a credit/debit card to make payments <ul style="list-style-type: none"><li>The percentage is added to each amount being paid on a credit card</li><li>Note that only business AMEX cards may be used</li></ul> January 2025 update: Due to a change in classification made by Visa, your credit card issuer may charge your premium funding payment/s as a cash advance. Attvest has no control over this decision or how it is applied by your card issuer. Attvest has an appeal in with Visa however this process takes time. If this affects your payments, you may choose to use direct debit to avoid the cash advance charges. Please use our on-line portal or contact us on 1300 363 590 to update your payment preferences.	Mastercard	1.25%
	Visa	1.25%
	AMEX	2.05%
External debt collection <ul style="list-style-type: none"><li>Debt collection agency</li><li>Legal proceedings</li></ul>	Charged at cost	

Last updated: January 2025.

If your loan contract date is prior to 2 August 2024, the amounts that apply to your contract may be different to those shown above, please refer to your contract for the information that applies to you.



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Version 1 of 2025