

## Skyline Car Finance (Skyline) Costs of Borrowing Information\*

These fees and charges apply to Skyline fixed rate consumer loans effective from 03/03/2025.

### Annual Rates of Interest:

Details	Definition	Interest Rate
<b>Fixed Interest Rate</b>	Actual annual interest rate that will apply to you depends on: <ul style="list-style-type: none"> <li>Your credit history;</li> <li>Your income and asset position;</li> <li>Your ability to repay the loan;</li> <li>Your risk assessment rating determined by Skyline;</li> <li>The age and type of vehicle;</li> <li>The loan type</li> <li>The term and amount of the loan; and</li> <li>The complexity of the loan application;</li> </ul>	8.06% to 13.45% per annum
<b>Default Interest Rate</b>	Skyline may charge default interest on any amount that is not paid by you when it is due.	The annual interest rate that applies to you plus 2%

### Credit Fees:

Fee type	Definition	Amount
<b>Establishment Fee</b>	Payable on your loan settlement date.	\$375.00
<b>Monthly Account Keeping Fee</b>	Monthly fee but payable according to your selected payment frequency (weekly, fortnightly or monthly)	Up to \$10 per month
<b>Personal Property Securities Register Processing Fee</b>	Payable on your loan settlement date.	\$8.05
<b>Contract Variation Fee</b>	Payable each time Skyline agrees to vary your consumer loan contract.	\$145.00
<b>Early Termination Fee</b>	Payable when you terminate your consumer loan contract before its end date, for any reason, including default.	A variable amount to cover any loss when you early terminate your loan – calculated using the formula in Regulation 9 of the Credit Contracts & Consumer Finance

		Regulations 2004. We will provide you with the amount of this fee upon request.
<b>Cheque Handling Fee</b>	Payable when a payment is made by cheque.	\$5.00
<b>Information Processing and Document Fee</b>	Payable each time Skyline provides written information about your loan account or a copy of a document relating to you consumer loan contract at your request.	\$15.00
<b>Refund Processing Fee</b>	Payable for processing any positive balance remaining in your loan account at the time you repaid the loan in full.	\$5.00

### Default Fees:

Fee type	Definition	Amount
<b>Late Payment Fee</b>	Payable each time a payment is not received within 21 days after it is due.	\$25.00
<b>Payment Default Fee</b>	Payable each time your cheque or payment instruction is dishonoured.	\$20.00
<b>Enforcement Expense</b>	Payable if a default occurs – If you default on your consumer loan contract and Skyline takes steps to enforce the contract or a security under it.	All costs, liabilities and expenses we incur in exercising our powers after a default occurs

\*These figures may change from time to time. All loan applications are subject to Skyline's credit criteria. The consumer loan contract is only available if the credit is to be used to acquire goods for personal, domestic or household purposes; and not for business use. Please contact Skyline or your local Skyline dealer for information on our business finance options.