

Rothbury Instalment Services

CONSUMER LOAN CHARGES



PAYING BY INSTALMENT IS A CONVENIENT WAY TO SPREAD THE COST OF YOUR INSURANCE.

If you choose to pay by instalment we pay your insurance invoice(s) on your behalf and you repay us in regular instalments suited to your individual needs.

If you elect to pay by instalment you are entering into a loan agreement with Rothbury Instalment Services and interest and fees are payable.

The interest and fees disclosed relate to a loan utilised to pay your insurance policies that are for personal or domestic purposes. The loans are regulated by the Credit Contracts and Consumer Finance Act 2003.

Our annual interest rates range from 10.16% to 22.90%.

The associated fees that apply are:

Application Fee: Up to \$35

Variation Fee: \$15 (payable at the renewal of your instalment plan)

Default interest rates may apply on any amounts unpaid and due, the default interest rate is the annual interest rate +5%.

Costs may also apply when we incur costs for exercising or enforcing our rights under the agreement.