

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 21.50% and are fixed for the term of the agreement. Rates are indicative for 12 months and can change.

The associated fees that apply are:

Establishment Fee: Up to \$30

Establishment Fee on Variation: \$15 (payable on a variation of your instalment plan)

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