

Moneytech – General Fees document – November 2023

This General Fees document contains Fees that apply to your Facility with us (Moneytech Finance Pty Ltd). It is referred to in your Facility Terms and Facility & Security Terms, together being the 'Agreement'.

The Fees described in this General Fees document are current as at the above date. Each Fee is exclusive of GST, unless specified otherwise.

Where capitalised words or expressions are used in this General Fees document they have a special meaning, unless the context otherwise requires. That meaning is contained in the Agreement (see Part L – Definitions and Interpretation section of the Facility & Security Terms document) unless they are otherwise defined in this General Fees document.

Debtor Finance Facility – Fees

The following Fees apply to a Debtor Finance Facility.

Fee	Amount / Rate
<p>Establishment Fee: This Fee a % of the Facility Limit described in the Facility Terms.</p> <p>The establishment Fee is payable on or before the earlier of:</p> <ul style="list-style-type: none"> (a) the Facility Date; (b) termination of the Facility. <p>The establishment Fee is payable even if we do <u>not</u> provide you with any funding under the Facility, unless we do <u>not</u> do so because we are in default under the Agreement.</p>	<p>The amount or rate described in your Facility Terms.</p>
<p>Service Fee: This Fee is payable for us servicing your Facility. This Fee is a variable amount that is a % multiplied by the aggregate of:</p> <ul style="list-style-type: none"> (a) the Funding Amount; and (b) any other funding we provide to you under the Facility – for example, any Advance for a Deferred Transferred Debt or any Fee capitalised by us under the Facility. <p>The service Fee is payable to us when we pay to you a Funding Amount or other funding under the Facility.</p>	<p>The rate described in your Facility Terms.</p>
<p>Turnover Fee: This Fee is payable by you to us in respect of Debts. This Fee may be a variable amount or a fixed amount.</p> <p>If the turnover Fee is expressed as a % in the Facility Terms, it is a variable amount that is the % multiplied by the Face Value of each Debt (without any adjustment for any credit note that you may issue). It is charged and</p>	<p>The amount or rate described in your Facility Terms.</p>

<p>payable to us when you deliver to us, or should reasonably have delivered to us, particulars of the Debt.</p> <p>If the turnover Fee is described as a \$ amount in the Facility Terms, it is a fixed monthly amount. It is charged and payable on the first day of each month.</p>	
<p>Minimum Fee: If a minimum Fee is described in the Facility Terms, the aggregate of the service Fee and turnover Fee payable to us each month must equal or exceed the minimum Fee.</p> <p>If the aggregate of the service Fee and turnover Fee payable to us in a month is less than the minimum Fee, you must pay the difference to us.</p> <p>This amount must be paid to us monthly after the Facility Date or another similar date that we reasonably nominate.</p>	<p>The amount or rate described in your Facility Terms.</p>
<p>Monthly Fee: This Fee is charged by us for administering the Facility.</p> <p>The monthly Fee must be paid to us in advance on the Facility Date and thereafter on the first day of each month.</p> <p>If the Facility Date for your Facility is <u>not</u> the first day of the month, when you pay the first monthly Fee we will adjust that payment on a pro rata basis.</p> <p>After this, the monthly Fee is payable to us monthly in advance.</p>	<p>The amount or rate described in your Facility Terms.</p>
<p>Recourse Fee: This Fee is payable to us if a Transferred Debt or Deferred Transferred Debt remains outstanding at the end of the Recourse Period.</p> <p>This Fee may be a variable amount or a fixed amount.</p> <p>If the recourse Fee is expressed as a %, it is a variable amount that is the Face Value of the Transferred Debt or Deferred Transferred Debt which remains outstanding at the end of the Recourse Period multiplied by the %.</p> <p>If the recourse Fee is described as a \$ amount, it is a fixed amount.</p> <p>The recourse Fee is payable to us on the Business Day after the end of the Recourse Period.</p>	<p>A rate of 0.4%.</p>
<p>Collection Fee: This Fee is payable to us if we assist in the collection of a Debt. It is charged for the administrative tasks involved in the collection of a Debt that we undertake.</p> <p>This Fee is a variable amount that is a % multiplied by the Face Value of the Debt. This Fee applies to each Debt that we assist with the collection.</p> <p>Whether or <u>not</u> this Fee is charged in respect of a Debt may depend on your Service Type.</p>	<p>A rate of 7.5%</p>

<p>For example, if the Service Type is Full Service this Fee will only be charged by us if an Event of Default or a Material Event occurs, for each Debt that we assist with the collection of to reflect the increase in our administrative collection tasks.</p> <p>This Fee is payable to us when we commence assisting in the collection of the Debt, as reasonably determined by us.</p>	
<p>Additional Batch Fee: This Fee is payable to us if you upload a batch of Invoices to us and request a Funding Amount from us in respect of those Debts, more than once in the same Business Day.</p> <p>For example, if you upload 3 separate batches of Invoices and request that we provide a Funding Amount for those Debts each time, this Fee will be charged for each additional batch – i.e., it will be charged for the batch 2 Invoices and, again, for the batch 3 Invoices.</p> <p>This Fee is payable to us when you provide us with information about the Debts and request a Funding Amount from us.</p>	<p>\$25</p>
<p>Mis-banking Fee: This Fee is payable to us if the Proceeds of a Transferred Debt or Deferred Transferred Debt are paid into a bank account other than the Control Account or are dealt with in a way <u>not</u> permitted in the Agreement.</p> <p>This Fee is only payable to us if this occurs at any time 2 Business Days after the Facility Date.</p>	<p>The higher of either:</p> <ul style="list-style-type: none"> (a) 5% of Proceeds paid into the bank account that is not the Control Account; or (b) \$50.
<p>Third-party payment Fee: This Fee is payable to us if you ask us to make a payment to a bank account that is <u>not</u> your Customer Account.</p>	<p>\$250</p>
<p>Overpayment Fee: This Fee is payable to us if:</p> <ul style="list-style-type: none"> (a) a Debt Limit is exceeded; (b) at your request, we pay a Funding Amount to you that exceeds the Funding Percentage; or (c) your Facility Balance exceeds your Facility Limit. This includes if we approve a temporary increase to your Facility Limit. <p>This Fee is <u>not</u> applicable to the extent that the excess comprises capitalised interest or capitalised Fees.</p>	<p>The higher of either:</p> <ul style="list-style-type: none"> (a) 4% of the excess amount; or (b) \$500.
<p>Debt verification Fee: This Fee is payable to us if we reasonably determine it is necessary to contact a Debtor to verify the validity of a Debt or Invoice.</p>	<p>The Service Fee in respect of the Debt is increased by 0.5 percentage points (i.e., 0.5%) and this Debt Verification Fee is the amount equivalent to that increase.</p>

<p>Documentation Fee: This Fee is payable to us to prepare and process the documentation for the Agreement and any Security.</p> <p>If the legal costs that we incur exceed this Fee, we will <u>not</u> charge this Fee. However, you will be required to pay to us all the legal costs that we properly incur.</p>	<p>The amount or rate described in your Facility Terms.</p>
<p>Facility Audit Fee: This Fee is payable to us if we undertake a Facility Audit.</p> <p>This Fee is also payable to us if a Facility Audit is proposed to occur and either:</p> <ul style="list-style-type: none"> (a) you cancel it at any time 5 Business Days before it is proposed to be undertaken; or (b) you do <u>not</u> allow us to undertake the Facility Audit on the day it is proposed to be undertaken. 	<p>\$2,000</p>

Trade Finance Facility (including Line of credit) – Fees

The following Fees apply to a Trade Finance Facility.

Fee	Amount / Rate
<p>Establishment Fee: This Fee a % of the Facility Limit described in the Facility Terms.</p> <p>The establishment Fee is payable on or before the earlier of:</p> <ul style="list-style-type: none"> (a) the Facility Date; (b) termination of the Facility. <p>The establishment Fee is payable even if we do <u>not</u> provide you with any funding under the Facility, unless we do <u>not</u> do so because we are in default under the Agreement.</p>	<p>The amount or rate described in your Facility Terms.</p>
<p>Direct supplier payment Fee: This Fee is payable to us if we make a payment to an Authorised Recipient. This Fee may be a variable amount and/or a fixed amount.</p> <p>The variable amount is a % described in the Facility Terms that is multiplied by the payment made to the Authorised Recipient.</p> <p>The fixed amount is the \$ amount described in the Facility Terms.</p> <p>The direct supplier payment Fee is payable to us when we make a payment to an Authorised Recipient.</p>	<p>The amount and/or rate described in your Facility Terms.</p>

<p>Minimum Fee: If a minimum Fee is described in the Facility Terms, the direct supplier payment Fee payable to us each month must equal or exceed the minimum Fee.</p> <p>If the direct supplier payment Fee payable to us in a month is less than the minimum Fee, you must pay to us the difference.</p> <p>This amount must be paid to us monthly after the Facility Date or another similar date that we reasonably nominate.</p>	<p>The amount or rate described in your Facility Terms.</p>
<p>Monthly Fee: This Fee is charged by us for administering the Facility.</p> <p>The monthly Fee must be paid to us in advance on the Facility Date and thereafter on the first day of each month.</p> <p>If the Facility Date for your Facility is <u>not</u> the first day of the month, when you pay the first monthly Fee we will adjust that payment on a pro rata basis.</p> <p>After this, the monthly Fee is payable to us monthly in advance.</p>	<p>The amount or rate described in your Facility Terms.</p>
<p>Overpayment Fee: This Fee is payable to us if your Facility Balance exceeds your Facility Limit (i.e., your Facility is overdrawn).</p> <p>This includes if we approve a temporary increase to your Facility Limit.</p> <p>This Fee is <u>not</u> applicable to the extent that the excess comprises capitalised interest or capitalised Fees.</p>	<p>\$30</p>
<p>Documentation Fee: This Fee is payable to us to prepare and process the documentation for the Agreement and any Security.</p> <p>If the legal costs that we incur exceed this Fee, we will <u>not</u> charge this Fee. However, you will be required to pay to us all the legal costs that we properly incur.</p>	<p>The amount or rate described in your Facility Terms.</p>
<p>Facility Audit Fee: This Fee is payable to us if we undertake a Facility Audit.</p> <p>This Fee is also payable to us if a Facility Audit is proposed to occur and either:</p> <ul style="list-style-type: none"> (a) you cancel it at any time 5 Business Days before it is proposed to be undertaken; or (b) you do <u>not</u> allow us to undertake the Facility Audit on the day it is proposed to be undertaken. 	<p>\$2,000</p>
<p>Surcharge Fee: This Fee is payable to us for the costs that we incur to process a payment to us under the Facility using a credit card.</p> <p>This Fee is equivalent to the percentage that is charged to us by the credit card provider.</p>	<p>MasterCard: 1.3% of the payment amount</p> <p>Visa: 1.32% of the payment amount</p>

<p>If the credit card provider changes their percentage, the percentages described here will also change.</p>	<p>American Express: 2.2% of the payment amount Diners Club: 4% of the payment amount</p>
<p>Missed instalment Fee: This Fee is payable to us if you fail to pay an instalment to us on a Payment Date.</p> <p>We may also call or refer to this Fee as a 'liquidated damages fee' instead of a missed instalment Fee.</p> <p>If the missed instalment is outstanding as at the 1st of the month or the 14th of the month, this Fee is payable to us.</p> <p>This means you may be liable to pay us this Fee twice in one month if you have <u>not</u> remedied the missed instalment before the applicable day of the month.</p> <p>This fee is charged on an ongoing basis until the missed instalment is remedied.</p>	<p>0.5% of the Facility Balance</p>

Equipment Finance Facility – Fees

The following Fees apply to an Equipment Finance Facility.

Fee	Amount / Rate
<p>Establishment Fee: This Fee a % of the Facility Limit described in the Facility Terms.</p> <p>The establishment Fee is payable on or before the earlier of:</p> <ul style="list-style-type: none"> (a) the Facility Date; (b) termination of the Facility. <p>The establishment Fee is payable even if we do <u>not</u> provide you with any funding under the Facility, unless we do <u>not</u> do so because we are in default under the Agreement.</p>	<p>The amount or rate described in your Facility Terms.</p>
<p>Monthly Fee: This Fee is charged by us for administering the Facility.</p> <p>The monthly Fee must be paid to us in advance on the Facility Date and thereafter on the first day of each month.</p> <p>If the Facility Date for your Facility is <u>not</u> the first day of the month, when you pay the first monthly Fee we will adjust that payment on a pro rata basis.</p> <p>After this, the monthly Fee is payable to us monthly in advance.</p>	<p>The amount or rate described in your Facility Terms.</p>

Documentation Fee: This Fee is payable to us to prepare and process the documentation for the Agreement and any Security.

If the legal costs that we incur exceed this Fee, we will not charge this Fee. However, you will be required to pay to us all the legal costs that we properly incur.

The amount or rate described in your Facility Terms.

Term Loan Facility – Fees

The following Fees apply to a Term Loan Facility.

Fee	Amount / Rate
<p>Establishment Fee: This Fee a % of the Facility Limit described in the Facility Terms.</p> <p>The establishment Fee is payable on or before the earlier of:</p> <ul style="list-style-type: none"> (a) the Facility Date; (b) termination of the Facility. <p>The establishment Fee is payable even if we do <u>not</u> provide you with any funding under the Facility, unless we do <u>not</u> do so because we are in default under the Agreement.</p>	<p>The amount or rate described in your Facility Terms.</p>
<p>Monthly Fee: This Fee is charged by us for administering the Facility.</p> <p>The monthly Fee must be paid to us in advance on the Facility Date and thereafter on the first day of each month.</p> <p>If the Facility Date for your Facility is <u>not</u> the first day of the month, when you pay the first monthly Fee, we will adjust that payment on a pro rata basis.</p> <p>After this, the monthly Fee is payable to us monthly in advance.</p>	<p>The amount or rate described in your Facility Terms.</p>
<p>Documentation Fee: This Fee is payable to us to prepare and process the documentation for the Agreement and any Security.</p> <p>If the legal costs that we incur exceed this Fee, we will <u>not</u> charge this Fee. However, you will be required to pay to us all the legal costs that we properly incur.</p>	<p>The amount or rate described in your Facility Terms.</p>

General Fees

The following Fees apply to all Facilities.

Fee	Amount / Rate
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<p>Same day payment Fee: This Fee is payable to us if you request us to make a same day payment of an amount payable by us under a Facility.</p>	<p>\$85, per payment</p>
<p>Dishonour Fee: This Fee is payable to us if a payment to us by you, or by a Debtor into the Control Account if you have a Debtor Finance Facility, is dishonoured.</p>	<p>\$30, per dishonour</p>
<p>EFT, direct deposit or BPAY from bank account Fee: This Fee is payable to us if you make a payment to us other than by way of direct debit, 'PayTo' or other similar direct payment service that we approve in writing.</p> <p>This Fee does <u>not</u> apply to a payment made to us under a Debtor Finance Facility.</p>	<p>\$5</p>
<p>Cheque handling Fee: This Fee is payable to us if you ask us to make payment under the Facility by cheque.</p> <p>If a bank cheque is requested, you must also pay to us any costs we incur from the bank for the bank cheque.</p>	<p>\$100, per cheque</p>
<p>PPSR registration Fee: This Fee is payable to us to process:</p> <ul style="list-style-type: none"> (a) a Security Interest registration; or (b) amend or discharge a Security Interest registration, <p>on the PPSR over you, the Grantor (if any), an Asset (if any) or a Purchase (if any), that occurs after the Facility Date (i.e., post settlement of a Facility).</p> <p>It is payable to us when we register, amend or discharge the Security Interest registration on the PPSR and is in addition to any third party costs we incur.</p>	<p>\$250, per PPSR registration</p>
<p>Facility Limit increase Fee: This Fee is payable to us if you ask us to increase the Facility Limit and the increase is <u>not</u> a temporary increase.</p>	<p>1% of the Facility Limit increase</p>
<p>Variation Fee: This Fee is payable to us to prepare and process the documentation for any variation to the Agreement and any Security.</p> <p>If the legal costs that we incur exceed this Fee, we will <u>not</u> charge this Fee. However, you will be required to pay to us all the legal costs that we incur.</p>	<p>The amount or rate described in your Facility Terms.</p>
<p>Structure change Fee: This Fee is payable to us if you or a Guarantor make a minor change in entity structure and we are required to review the structure including any documents associated with the structure.</p> <p>For example, you add a subsidiary to your structure or establish a Trust within your existing structure.</p>	<p>\$500</p>

<p>If you or a Guarantor make a material or substantial change in entity structure, we may charge you a greater fee that we reasonably determine reflects our time & cost plus a reasonable margin of reviewing the change and its impact on the Facility and Security.</p>	
<p>Full or partial release of Security Interest Fee: This Fee is payable to us if you or a Guarantor request us to release either:</p> <ul style="list-style-type: none"> (a) all Personal Property (Full Release); or (b) some Personal Property (i.e., <u>not</u> all Personal Property) (Partial Release), <p>from our Security.</p>	<p>Full Release: \$1,250, per release.</p> <p>Partial Release: \$250, per release.</p>
<p>Registration of mortgage or discharge of mortgage Fee: This Fee is payable to us if we:</p> <ul style="list-style-type: none"> (a) register a mortgage of land; or (b) discharge a mortgage of land (whether or not the mortgage is registered), <p>It is payable to us in addition to any third party registration costs we incur.</p>	<p>\$1,000, per mortgage</p>
<p>Caveat or withdrawal of caveat Fee: This Fee is payable to us if we:</p> <ul style="list-style-type: none"> (a) lodge a caveat; or (b) withdraw a caveat that we have lodged. 	<p>\$500, per caveat</p>
<p>Notice of default or Material Event Fee: This Fee is payable to us if an Event of Default or a Material Event occurs, and we send to you or the Guarantor a notice of the Event of Default or a notice requesting remedy of the Material Event.</p>	<p>\$500, per notice</p>
<p>Notice of overdue payment Fee: This Fee is payable to us if we reasonably determine it is necessary to send you or the Guarantor a notice requesting payment of any overdue amount under the Agreement or another Transaction Document.</p>	<p>\$500, per notice</p>
<p>Administration Fee: This Fee is payable to us if we are required to increase the administration, oversight and servicing of your Facility following the occurrence of an Event of Default where we terminate a Facility or the Agreement or take steps to enforce any of our Security.</p> <p>This Fee may be a variable amount or a fixed amount.</p>	<p>The higher of:</p> <ul style="list-style-type: none"> (a) \$1,500; (b) 15% of the Facility Balance.

Update

We may update this General Fees document by varying it in accordance with the Agreement.

If we vary this General Fees document or change any of the Fees contained in it, we will notify you in accordance with the Agreement.

Any notice may be given by us to you by email. We may also publish any updates of this General Fees document on our website at <https://www.moneytech.com.au/legal> or on Our Platform.

If you have any queries about our Fees or this General Fees document, please contact us.