

## What are your fees and charges for a loan?

Below are the Suzuki Financial Services' upfront fees and ongoing monthly fees.

### Fees that will apply

CONSUMER LOAN		
Fee type	Definition	Amount
Establishment Fee	The cost to set-up your approved loan is payable upon loan settlement, and can be included within the amount financed. This is referred to in your contract as your Loan Account Establishment Fee.	\$395.00
Vehicle Security Registration Fee	The cost of registering Suzuki Financial Services' security interest on your vehicle on the Australian Government's Personal Property Securities Register.  This is a national online register to help protect consumers when buying personal property like cars, boats or artwork. It allows potential buyers to check if any other parties already have a security interest on the property.	\$6.00
Account Administration Fee	A monthly fee for the management of your loan account.	\$8.00 per month

### Dealership Fees

Fee type	Definition	Amount
Dealer Agency Fee	This fee covers the dealership's cost of preparing your finance application on Suzuki Financial Services' behalf. The Business Manager is responsible for explaining the different types of finance products to you.  They'll ensure you understand the requirements of the loan, and will arrange all the necessary paperwork to submit, manage and finalise your finance application.	\$912.25

## Other Fees

Fee type	Definition	Amount
Payment Method Fee – BPay	<p>This fee applies when a payment is made by BPay.</p> <p>You can avoid this fee by setting up a Direct Debit at the start of your loan, so you don't pay fees on your regular repayments.</p> <p>To switch to Direct Debit payments simply go to <a href="https://sfoonline.com.au/">https://sfoonline.com.au/</a></p>	\$1.50
Payment Method Fee – Other (includes BillPay, Cheque or Direct Deposit)	<p>This fee applies when a payment is made by BillPay, cheque, or direct deposit.</p> <p>You can avoid this fee by setting up a Direct Debit at the start of your loan, so you don't pay fees on your regular repayments.</p> <p>To switch to Direct Debit payments simply go to <a href="https://sfoonline.com.au/">https://sfoonline.com.au/</a></p>	\$3.00
Account Payment Card Fee	<p>This fee applies for replacement; supplementary; or new payment cards when you switch from Direct Debit to another payment method after the loan start date.</p> <p>You can avoid this fee by setting up a Direct Debit on all your future repayments, so you don't pay fees on your regular repayments.</p> <p>To switch to Direct Debit payments simply go to <a href="https://sfoonline.com.au/">https://sfoonline.com.au/</a></p>	\$5.00
Payment Dishonour Fee	<p>This fee applies if your Direct Debit or Cheque payment is dishonoured.</p> <p>You can avoid this fee by checking that your account has sufficient funds when payments are due to be debited.</p> <p>You can also change the date of your payments by contacting us.</p>	\$3.25
Late Payment Fee	<p>This fee applies if you're late or miss a repayment, and your account goes into arrears.</p> <p>Suzuki Financial Services will contact you about the overdue amount, and this is mentioned in your loan contract as an Arrears Follow-up Fee.</p> <p>You can avoid this fee by ensuring that your account does not go into arrears.</p> <p>You can also change the date of your payments by contacting us.</p>	\$25.00

## Other Fees

Fee type	Definition	Amount
Information Request Fee	<p>This fee applies if you request contract documentation from Suzuki Financial Services.</p> <p>You can avoid this fee by logging in to Suzuki Financial Services Online where you can view, download, and print your loan documentation online without incurring this fee.</p>	\$25.00
Consumer Loan Early Termination Fee	<p>This fee applies if you have a Consumer Loan and your loan is repaid before its scheduled end date.</p> <p>You can avoid this fee by continuing with your scheduled loan repayments until the agreed completion date of the loan.</p>	<p>\$750.00 multiplied by the number of whole months until the end of your loan term divided by the number of months in your original loan term contract.</p> <p>If you took a 60 month loan term but repaid the loan in full after 48 months, this would result in an early termination fee of \$150.00:</p> <p><math>\\$750.00 \times \frac{12}{60}</math> (the number of months left in the loan term) divided by 60 (the number of months in the original loan term contract).</p>

## What are your fees and charges for a loan?

Below are the Suzuki Financial Services' upfront fees and ongoing monthly fees.

### Fees that will apply

BUSINESS LOAN		
Fee type	Definition	Amount
Establishment Fee	The cost to set-up your approved loan is payable upon loan settlement, and can be included within the amount financed. This is referred to in your contract as your Loan Account Establishment Fee.	\$395.00
Vehicle Security Registration Fee	The cost of registering Suzuki Financial Services' security interest on your vehicle on the Australian Government's Personal Property Securities Register.  This is a national online register to help protect consumers when buying personal property like cars, boats or artwork. It allows potential buyers to check if any other parties already have a security interest on the property.	\$6.00
Account Administration Fee	A monthly fee for the management of your loan account.	\$8.00 per month

### Dealership Fees

Fee type	Definition	Amount
Dealer Origination Fee	This fee covers the dealership's cost of preparing your finance application on Suzuki Financial Services' behalf. The Business Manager is responsible for explaining the different types of finance products to you.  They'll ensure you understand the requirements of the loan, and will arrange all the necessary paperwork to submit, manage and finalise your finance application.	\$890.00 + GST

## Other Fees

Fee type	Definition	Amount
Payment Method Fee – BPay	<p>This fee applies when a payment is made by BPay.</p> <p>You can avoid this fee by setting up a Direct Debit at the start of your loan, so you don't pay fees on your regular repayments.</p> <p>To switch to Direct Debit payments simply go to <a href="https://sfoonline.com.au/">https://sfoonline.com.au/</a></p>	\$1.50
Payment Method Fee – Other (includes BillPay, Cheque or Direct Deposit)	<p>This fee applies when a payment is made by BillPay, cheque, or direct deposit.</p> <p>You can avoid this fee by setting up a Direct Debit at the start of your loan, so you don't pay fees on your regular repayments.</p> <p>To switch to Direct Debit payments simply go to <a href="https://sfoonline.com.au/">https://sfoonline.com.au/</a></p>	\$3.00
Account Payment Card Fee	<p>This fee applies for replacement; supplementary; or new payment cards when you switch from Direct Debit to another payment method after the loan start date.</p> <p>You can avoid this fee by setting up a Direct Debit on all your future repayments, so you don't pay fees on your regular repayments.</p> <p>To switch to Direct Debit payments simply go to <a href="https://sfoonline.com.au/">https://sfoonline.com.au/</a></p>	\$5.00
Payment Dishonour Fee	<p>This fee applies if your Direct Debit or Cheque payment is dishonoured.</p> <p>You can avoid this fee by checking that your account has sufficient funds when payments are due to be debited.</p> <p>You can also change the date of your payments by contacting us.</p>	\$3.25
Late Payment Fee	<p>This fee applies if you're late or miss a repayment, and your account goes into arrears.</p> <p>Suzuki Financial Services will contact you about the overdue amount, and this is mentioned in your loan contract as an Arrears Follow-up Fee.</p> <p>You can avoid this fee by ensuring that your account does not go into arrears.</p> <p>You can also change the date of your payments by contacting us.</p>	\$25.00

## Other Fees

Fee type	Definition	Amount
Information Request Fee	<p>This fee applies if you request contract documentation from Suzuki Financial Services.</p> <p>You can avoid this fee by logging in to Suzuki Financial Services Online where you can view, download, and print your loan documentation online without incurring this fee.</p>	\$25.00
Business Vehicle Loan Early Termination Fee	<p>This fee applies if you have a Business Vehicle Loan and your loan is repaid before its scheduled end date.</p> <p>You can avoid this fee by continuing with your scheduled loan repayments until the agreed completion date of the loan.</p>	30% of the unearned interest that would have been paid over the remainder of the loan, had it run until its scheduled termination.