



# Nimble

## Fee Statement

At Nimble, we believe in making things crystal clear. We'll always show you the costs upfront, all in plain English and big print.

There are no sneaky hidden fees to worry about.

### NIMBLE SMALL LOAN

if the principal amount you borrow is between \$300 and \$2,000.

When you make all scheduled repayments on time, you'll only be charged the loan establishment fee and the monthly loan fee. Dishonour and default fees will apply if you miss any repayments.

### LOAN FEES AND CHARGES

<b>Establishment fee</b>	20% of principal
One-off fee payable per loan.	
<b>Monthly Loan Fee</b>	4% of principal per month
Charged per month or part thereof, where there is an outstanding debt balance.	

### FEES THAT MAY APPLY

<b>Dishonour Fee</b>	\$15.00
Charged each time a direct debit or other payment is not made in full and on time. This fee includes our reasonable internal administrative costs and external third-party costs.	
<b>Default Fee</b>	\$5.00 per day
Daily recovery fee to cover reasonable costs of administering your account while your account remains in default.	



## NIMBLE PERSONAL LOAN

If the principal amount you borrow is between \$2,050 and \$10,000.

When you make all scheduled repayments on time, you'll only be charged the loan establishment fee and interest charges calculated based on the applicable interest rate. Other fees will apply if you miss or reschedule any repayments.

## LOAN FEES AND CHARGES

### Establishment fee

One-off fee payable per loan.

For loans \$2,050 to \$5,000: \$400

For loans \$5,050 to \$10,000: \$0

### Fixed interest rate

For loans \$2,050 to \$10,000: 47.6158% p.a.

### Comparison Rate

This comparison rate is based on an unsecured loan for an amount of \$2,500 over 2 years and a \$400 establishment fee.

For loans \$2,050 to \$5,000: 65.6597% p.a.

This comparison rate is based on an unsecured loan for an amount of \$10,000 over 3 years and a \$0 establishment fee.

For loans \$5,050 to \$10,000: 47.6158% p.a.

**WARNING:** This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. This is a prescribed calculation and Nimble does not offer loans for \$2,500 over a term of 2 years or \$10,000 over 3 years.

## FEES THAT MAY APPLY

### Dishonour Fee

\$15

Charged each time a direct debit or other payment is not made in full and on time. This fee includes our reasonable internal administrative costs and external third-party costs.

### Reschedule Fee

\$15

Charged each time a repayment is rescheduled. This is a service fee which includes our reasonable internal administrative costs.

## NIMBLE ANYTIME VIRTUAL MASTERCARD®

If your credit limit is between \$1,000 and \$10,000.

### LOAN FEE AND CHARGES

<b>Establishment fee</b>	\$0
<b>Fixed interest rate</b>	From 21.00% p.a. to 47.00% p.a.
Your personalised interest rate will be based on a number of factors, including the information you provide and our assessment of your application. We will confirm your actual interest rate in your loan offer.	

### FEES AND CHARGES THAT MAY APPLY

<b>Late payment fee</b>	\$10
Payable immediately if any amount due under this contract is not received in full within 2 days of the due date.	
<b>Variation fee</b>	\$50
Payable each time you request us to vary your loan (e.g. term extension or change to the repayments).	
<b>Overseas transaction charge</b>	2.99% of the total value of each transaction
Payable when you make a transaction on your account in a currency other than Australian dollars or make a transaction that is processed by a merchant outside of Australia.	
<b>Duplicate fee</b>	\$5
Payable for each copy of any document you request.	

The information in this statement was last updated on 1/11/2023 and is subject to change.

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