



Standard Fees and Rates applicable for Consumer Asset Finance Agreements

Application Fee	<p>Up to \$330 payable on the date which the loan is made to you.</p> <p>Where your loan is obtained through a third party this fee may include a Vendor Application Fee of up to \$165. Please refer to your Finance Indication or Application Form.</p>
Early Repayment Fee	<p>May be payable if there is an early repayment. An early repayment includes if you make an early repayment, if you increase your instalment amounts or you are required to repay early due to an event of default under the Asset Finance Agreement.</p>
Enforcement costs	<p>All costs and expenses incurred by BNZ enforcing or attempting to enforce its rights under the Asset Finance Agreement.</p>

Interest rates applicable for Consumer Asset Finance Agreements

Interest rates	<p>BNZ's interest rates for consumer loans for the purchase of vehicles or other assets range from 7.99% p.a. to 17.85% p.a. and are subject to change daily.</p> <p>The final interest rate charged will depend on a range of factors including:</p> <ul style="list-style-type: none"> › Your credit history, income and financial position. › The term of your loan and the amount you wish to borrow. › The vehicle or asset that you are purchasing, and is subject to BNZ's lending criteria and terms and conditions.
Default rate	<p>3.00% p.a. plus the annual interest rate noted in the Asset Finance Agreement payable on the overdue amount.</p>

Fees and rates are current as at 1 April 2018 and are subject to change. For further information, please see the Bank of New Zealand Consumer Asset Finance Terms and Conditions on our website: bnz.co.nz/assetfinanceterms