

The following information is provided to assist you with making your decision to take a loan with Finance Central powered by Thorn Finance.

Fees

Establishment Fee	\$ 80
Weekly Account Fee (Weekly Repayment)*	\$ 0.75
Fortnightly Account Fee (Fortnightly Repayment)*	\$ 1.50
Monthly Account Fee (Monthly Repayment)*	\$ 3.25
Referral Fee	\$ 295
Late Fee	\$ 7.50
Payment Plan Late Fee	\$ 3.50
Refinance Fee	\$ 30
Buy Out Administration Fee	\$ 60
Door Knock Fee	\$ 35
Immobiliser Device and Install Cost	\$ 345
Immobiliser Weekly Account Fee*	\$ 3.25
Immobiliser Fortnightly Account Fee*	\$ 6.50
Immobiliser Monthly Account Fee*	\$ 13.00

*Only one Account Fee is charged per account based on selected repayment.

Interest

Annual Interest Rate (Fixed for Term)	from 9.95% p.a. to 29.95% p.a.
Default Interest Rate*	5.00% p.a.

*This penalty only applies to the amount in default, for the period in default

Terms and Conditions

To view a copy of our Loan Agreement and Disclosure Statement please ask in-store or visit <https://www.financecentral.co.nz/finance-info>