



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.

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

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

Fees that may apply

Dishonour Fee 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.	\$15.00
Default Fee Daily recovery fee to cover reasonable costs of administering your account while your account remains in default.	\$5.00 per day



Medium Loan

(If the principal amount you borrow is between \$2,001 and \$5,000)

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.	\$400
Interest Rate This is the Annual Percentage Rate. Interest accrues daily - and is charged monthly in arrears - on the outstanding balance of your loan.	47.6158% p.a.
Comparison Rate*	65.6597% p.a.

Fees that may apply

Dishonour Fee 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.	\$15.00
Reschedule Fee Charged each time a repayment is rescheduled. This is a service fee which includes our reasonable internal administrative costs.	\$15.00

*This comparison rate is based on the Nimble Medium Loan for an amount of \$2,500 over 2 years and a \$400 establishment fee. Fees and charges are payable

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.

Nimble Visa Prepaid Card Fees

Here's a breakdown of the Nimble Visa Prepaid Card fees...

Nimble Card Fees (Payable to the debit card provider)

Monthly maintenance fee	FREE
Online balance enquiry	FREE
Cardholder service desk	FREE
Fraud monitoring	FREE
POS purchase or decline	FREE
ATM withdrawal (Australia)	ATM owner's fee
Card load (pay anyone from bank)	\$1.99
Card load (BPAY [®])	\$2.79
Card unload (BPAY [®] out)	FREE
Card unload (pay anyone out)	FREE
PIN reveal	FREE
Foreign exchange fee (overseas transactions)	2.99%

Third Party Fees

Fees that may apply

Third party payment card processing fee One-off fee payable per card transaction.	\$0.44 + 1.87% of the amount paid
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This fee is charged by an external service provider and is not a fee imposed by Nimble. This fee is payable to the third party service provider if you elect to pay your repayments using a card. If these payments are processed in real time, there will be a gateway fee (for the direct communication with the bank) and also the merchant fee which is based on the value of the transaction.

The information on this document is general information only and does not take into account your objectives, financial situation or needs. We recommend you consider the Product Disclosure Statement and Financial Services Guide, accessible from nimble.com.au, relating to the Nimble Visa Prepaid Card before making any decision. The Nimble Visa Prepaid Card is issued by Heritage Bank Limited ABN 32 087 652 024, AFSL 240984 ACL 240984. Nimble Australia Pty Ltd ABN 91 135 501 807 is involved in the promotion and distribution of the Nimble Visa Prepaid Card and is a Corporate Authorised Representatives of Emerchants Payment Solutions Ltd ABN 30 131 436 532, AFSL 40413.