

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
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 (pay anyone out)	FREE
PIN reveal	FREE
Foreign exchange fee (overseas transactions)	FREE

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.

Fee Statement

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Personal Loans

(If the principal amount that you borrow is between \$5,000 and \$10,000)

Loan fees and charges

Establishment fee This fee covers the cost of setting up your loan. It is added to your loan amount, and paid off with the loan.	\$195 - for loans up to \$10,000
Fixed interest rate 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.	From 8.99% p.a. to 29.99% p.a.
Comparison rate* The comparison rate is based on a loan amount of \$10,000 over 3 years and a \$195 establishment fee. * 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.	From 10.31% p.a. to 31.49% p.a.

Fees and charges that may apply

Late payment fee Payable if an amount due is not received in within 5 days of the due date and then every 30 days until the payment is received in full.	\$20
Dishonour fee Payable each time a payment to us under your direct debit or other payment authority is dishonoured.	\$5
Variation fee Payable each time you request us to vary your loan (e.g. term extension or change to the repayments).	\$50
Early repayment fee Payable when the loan term is greater than 2 years but the loan is paid out in full in less than 2 years.	\$100
Duplicate fee Payable for each copy of any document you request.	\$5 per document