

Enable Finance Group Loan

Fees and Charges

These fees and charges apply to Enable Finance Group consumer loans.

Effective from 15 January 2026

Fee or charge	Property loan	Auto loan	Personal loan
Loan establishment fees			
Establishment fee	\$1000	\$200	\$200
Further advance fee (top-up)	\$350		
Caveat/mortgage registration (including a change from a caveat to a mortgage)	-	-	
Valuation fee (payable if valuation is needed)	At cost	-	
Personal Property Securities Register (PPSR) fee A fee to search and register a security interest on the PPSR when you take a secured loan.		\$30	\$30 (if secured loan)
Loan administration fees			
Monthly account fee A monthly fee to cover the administration of a loan and processing payments.	\$10/m/loan account	\$10/m/loan account	\$10/m/loan
Progressive drawdown fee Charged for each successive drawdown after the initial drawdown.	\$100		
Loan restructure fee Charged when we restructure an existing loan.	\$450	\$120	\$65
Security substitution fee Charged when we approve a security substitution.	\$250	-	-

<p>Security release fee</p> <p>Charged when we release any security, we hold over the property.</p>	\$250 + any third-party fees, e.g.: legal fees	\$200	-
<p>Prepayment/early repayment fee</p> <p>Charged to cover our administrative costs when a loan is settled in full before its final payment date.</p>	\$100	\$50	\$50
<p>Fixed-rate break costs</p> <p>If you choose to repay or restructure your fixed-rate loan during the fixed-rate period or if the loan is repaid early due to our enforcement action taken after a default, we will charge you a fee called a break cost. This fee is calculated using a mathematical formula set out in your loan agreement. We will tell you what the fee is before you repay or restructure your fixed-rate loan.</p>	Calculated on request	-	-
<p>Third-party correspondence/authorisation</p> <p>The fee to cover the processing and entering of authorised third-party details and/or correspondence with the third-party.</p>	\$10	\$10	-
Default and collections fees			
<p>Arrears management fee</p> <p>Charged to your loan if it is in arrears for five or more days during any month.</p>	\$35/m	\$35/m	\$35/m
<p>Issuance of Property Law Act notice</p> <p>Charged to your loan after we issued a default notice in accordance with the Property Law Act 2007.</p>	\$300 + any third-party fees	\$180	
<p>Repossession administration fee</p> <p>A fee to cover our administration costs associated with repossession.</p>		\$150	\$150
<p>Issue court proceedings</p> <p>Charged to your loan when we issue court proceedings.</p>	\$250	\$250	\$250
Enforcement costs			

<p>Actual costs Charged to your loan when we incur any reasonable third-party costs relating to the enforcement of the loan or any security (e.g. repossession agent, property valuations, solicitor fees). See the General Terms and terms of any security we take for further information.</p>	Actual costs	Actual costs	Actual costs
<p>Third-party recovery costs Charged to your loan when we incur any reasonable third-party costs (e.g. debt collection agent, repossession agent, court fees, legal fees, process server, valuer, auction fees) in connection with exercising or enforcing our rights under a loan agreement or any related agreement following a default. Copies of invoices are available on request.</p>	-	Actual costs	Actual costs
Default interest			
<p>If you don't pay an amount when due, we will charge interest at the default interest rate on the amount that is due and unpaid while the default continues.</p>	<p>The annual interest rate at the time of the default plus 10% p.a.</p>	<p>The annual interest rate at the time of the default plus 10% p.a.</p>	<p>The annual interest rate at the time of the default plus 10% p.a.</p>

Note: Most fees are charged to your loan. You'll be advised at the time when this isn't the case.

Fees for Non-Consumer loans are available on application.