

## Loan Contract Schedule

To Karan,

### Your Personal Loan with Latitude Financial Services

Latitude Financial Services is delighted to offer you a Personal Loan on the terms and conditions set out in the following documents:

- this *Letter of Offer*;
- [Latitude Financial Services Credit Guide](#);
- [Latitude Financial Services Website Terms of Access and Use](#);
- [Latitude Financial Services Standard Terms and Conditions](#) (T&Cs); and
- [Latitude Financial Services Important Privacy Notice](#).

**This schedule does not contain all the required pre-contractual information. Other pre-contractual information is contained in the Loan Contract Terms and Conditions.**

**The meaning of words printed like *this* in this schedule is explained in Clause 11 in the Loan Contract Terms and Conditions.**

**Customer(s)** : KARAN KALWANI 9 ARUBA AVE, POINT COOK VIC, AUSTRALIA 3030

**Loan type:** Personal Loan Variable  
Rate

**Application No:** APP-0000096357

### FINANCIAL TABLE

**Disclosure Date** The information in this schedule is current as at 29-11-2022 (the *disclosure date*)

<b>Amount of Credit</b>	\$30,000.00	
<b>Payable</b>	to:	
	Karan Kalwani	\$27,955.00
	Quick Funding	\$1,650.00
	Fees and charges included in the <i>amount of credit</i>	\$395.00
	(see "Credit Fees and Charges" below)	\$30,000.00
	Total <i>amount of credit</i>	

<b>Annual Percentage Rate</b>	The <i>annual percentage rate</i> for the <i>loan term</i> is Variable at 18.24 %
<b>Loan Purpose</b>	Household furnishings
<b>Interest Charges Payable on the Loan</b>	\$23,301.36 This Amount is Indicative Only and may change based on your Interest rate.
<b>Total Amount of Interest Charges Payable</b>	\$23,301.36

## Repayments

**Note:** The figures and amounts disclosed here are estimates based on assumptions *including* that repayments will be made on time and that fees and charges will not change after the *disclosure date*. You should, however, be aware that these matters are subject to change as described on page 3 and that if you make any late payments, the total amount repayable will increase due to increased interest charges and fees.

84 repayments of \$647.54 each ( includes monthly repayment of \$634.54, plus the monthly loan service fee of \$13.00 ), totaling \$54,393.36 payable over the *loan term*.

The first repayment is due one calendar month after the *settlement date*.

We will notify you of this date once it is ascertained. Subsequent repayments are due on the same day of each succeeding calendar month during the remaining *loan term*. However, in respect of a repayment to be made other than via direct debit if the repayment is due on a day:

- (a) which is not a *banking day*; or
- (b) which is not contained in the calendar month, then it must be made:
- (c) on the preceding *banking day*; or
- (d) on the last *banking day* of that month, respectively.

Interest charges are calculated by multiplying the unpaid balance at the end of the day by the *daily percentage rate* during the *loan term*. The *daily percentage rate* is calculated by dividing the applicable *annual percentage rate* by 365. Interest is charged to your *loan account* monthly in arrears.

## Credit Fees and Charges payable to us

**These credit fees and charges relate to the establishment of the loan and are payable on the settlement date and deducted from the amount of credit**

**Each credit fee and charge listed is not payable to the extent that it has already been paid in conjunction with another contract or mortgage with us.**

**Establishment Fee** - payable for processing your application and establishing the loan.

**Deduct from the amount of credit.**

\$395.00

**Total included in the Amount of Credit**

\$395.00

**Credit fees and charges which will be payable throughout the term of the contract**

**Loan Service Fee** - \$13.00 payable at monthly intervals commencing one calendar month after *settlement date* or if relevant month does not contain the scheduled day, then on the last day of that month.

\$1,092.00

Credit fees and charges which may become payable in connection with the contract	<b>Total Amount Of Credit Fees And Charges</b>  (to the extent that is ascertainable)	
	<b>Payment Handling Fee</b> - payable on each occasion on which you make a payment to <i>your loan account</i> other than by mail, direct debit during the <i>loan term</i> .	\$3,137.00  \$1.50
	<b>Late Payment Fee</b> - payable upon each repayment date when you have failed to pay (i) the repayment amount due on that date, or (ii) any fee, charge, enforcement expense or other repayment which is already overdue on that date.	\$40.00
	<b>Early Termination Fee</b> The above mentioned fees will be added to your loan balance and may result in an outstanding sum at the end of your loan.	\$0.00
<b>Note</b>	<b>Under this contract:</b> <ul style="list-style-type: none"><li>the amount, method of calculation, number, frequency or time for payment of repayments, or period over which repayments are to be paid; and</li><li>the amount, frequency, time for payment or method of calculation of fees and charges,</li></ul> may all be changed without <i>your</i> consent. The interest rate may change, without your consent. New fees and charges may also be imposed without <i>your</i> consent.  The Credit Provider is required to give you notice of such changes - please see clause 5.4 of the Contract Terms and Conditions.	
<b>Note:</b> If the National Credit Code applies to this contract, and you are not happy with a change made by us to the contract, you may wish to exercise <i>your</i> rights under the National Credit Code to pay out the contract at any time, provided that you pay all amounts owed to us at that time. You may also have other rights relating to a change that you are not happy with. If <i>you</i> are not sure of <i>your</i> rights under the National Credit Code or other laws in these circumstances, you should consult a legal adviser or your State/Territory consumer affairs or ASIC office.		

## OTHER DETAILS

### Loan Term

The *loan term* is 84 months starting from (and *including*) the *settlement date*.

**Securities**

The following mortgages, other *securities* and guarantees, if any, are to be taken by us.

**Commission**

If you were referred to us through a website we pay an unascertainable commission to the operator of that website or its agent.

Latitude will pay a commission to Connective Lender Services for the introduction of this credit business. The amount of this commission is not ascertainable.

## Offer from Latitude Financial Services

- 1 Latitude Personal Finance Pty Ltd (ABN 54 008 443 810) offers to lend you the *amount of credit* on the terms and conditions set out in this *schedule* and the Loan Contract Terms and Conditions.
2. To accept the offer you must acknowledge this document online within 10 days from the *date of issuance*. If you do not, this offer is automatically withdrawn.  
This offer is conditional on you satisfying the requirements set out in 1.3 of the Loan Contract Terms and Conditions.

Signed On behalf of the credit provider



November 29, 2022

## Acceptance by customer

- 1 I accept the offer set out in this *schedule* on the terms and conditions set out in this *schedule* and the Loan Contract Terms and Conditions.
- 2 I promise that all the information I have provided to you about me, or about any other matters relating to my loan, is true and not misleading. I am also not aware of any impending adverse change to my financial situation which will impact on my ability to meet my obligations under the proposed loan contract. I acknowledge that you may rely on this information when deciding whether to offer to lend to me.
- 3 I acknowledge that before confirming this acceptance I was given to keep, and read, a copy of:
  - This *schedule*;
  - The Loan Contract Terms and Conditions;
  - Credit Guide;
  - Important Privacy Notice;
  - Where relevant, the attached information statement "THINGS YOU SHOULD KNOW"; and
  - Each *security* given or to be given by me.
4. I declare that I do not acknowledge this acceptance as a trustee.
5. I acknowledge that each *security* I have given or will give which is referred to under "Securities" in this *schedule* extends to this contract when I accept it and that this contract will be a contract covered by each of those *securities*. I understand that the mortgaged or secured property will be at risk if I default under this contract.
6. I agree to notify you promptly in writing if I change my address or any of the information I have given you changes in a significant way.

**Note:** Do not sign this document if you have not received all of the contract documents referred to in item 3. Please read the warnings in the box titled "Important" on the following page before deciding to sign.

## IMPORTANT

### BEFORE YOU SIGN

- \* READ THIS CONTRACT DOCUMENT so that you know exactly what contract you are entering into and what you will have to do under the contract.
- \* You should also read the information statement:  
  
"THINGS YOU SHOULD KNOW".
- \* Fill in or cross out any blank spaces.
- \* Get a copy of this contract document.
- \* **Do not Sign** this contract document if there is anything you do not understand.

### THINGS YOU SHOULD KNOW

- \* Once you acknowledge this contract document, you will be bound by it. However, you may end the contract before you obtain any credit, or a card or other means is used to obtain goods or services for which credit is to be provided under the contract by telling the credit provider, in writing, but you will still be liable for any fees or charges already incurred.
- \* You must take out insurance over any mortgaged property that is used as security, such as car.
- \* If you are to take out insurance, the credit provider cannot insist on any particular insurance company.
- \* If this contract document says so, the credit provider can vary the annual percentage rate (this interest rate), the repayments and the fees and charges and can add new fees and charges without your consent.
- \* If this contract document says so, the credit provider can charge a fee if you pay out your contract early.

### How do I accept this offer?

To accept this offer you must sign and date this document.

*Karan*

Nov 29, 2022