RAM Trucks Finance (RTFNZ)
Costs of Borrowing Information*

These fees and charges apply to RTFNZ fixed rate consumer loans effective from 03/03/2025.

Annual Rates of Interest:

Details	Definition	Interest Rate
Fixed Interest Rate	Actual annual interest rate that will apply to you depends on: • Your credit history; • Your income and asset position; • Your ability to repay the loan; • Your risk assessment rating determined by **RTFNZ**; • The age and type of vehicle; • The loan type • The term and amount of the loan; and • The complexity of the loan application;	8.06% to 13.45% per annum
Default Interest Rate	**RTFNZ** may charge default interest on any amount that is not paid by you when it is due.	The annual interest rate that applies to you plus 2%

Credit Fees:

Fee type	Definition	Amount
Establishment Fee	Payable on your loan settlement date.	$375.00
Monthly Account Keeping Fee	Monthly fee but payable according to your selected payment frequency (weekly, fortnightly or monthly)	Up to $10 per month
Personal Property Securities Register Processing Fee	Payable on your loan settlement date.	$8.05
Contract Variation Fee	Payable each time RTFNZ agrees to vary your consumer loan contract.	$145.00
Early Termination Fee	Payable when you terminate your consumer loan contract before its end date, for any reason, including default.	A variable amount to cover any loss when you early terminate your loan – calculated using the formula in Regulation 9 of the Credit Contracts & Consumer Finance Regulations 2004. We will provide you with the amount of this fee upon request.
Cheque Handling Fee	Payable when a payment is made by cheque.	$5.00
Information Processing and Document Fee	Payable each time RTFNZ provides written information about your loan account or a copy of a document relating to you consumer loan contract at your request.	$15.00

Refund Processing Fee	Payable for processing any positive balance remaining in your loan account at the time you repaid the loan in full.	$5.00

Default Fees:

Fee type	Definition	Amount
Late Payment Fee	Payable each time a payment is not received within 21 days after it is due.	$25.00
Payment Default Fee	Payable each time your cheque or payment instruction is dishonoured.	$20.00
Enforcement Expense	Payable if a default occurs – If you default on your consumer loan contract and RTFNZ takes steps to enforce the contract or a security under it.	All costs, liabilities and expenses we incur in exercising our powers after a default occurs

***These figures may change from time to time. All loan applications are subject to RTFNZ credit criteria. The consumer loan contract is only available if the credit is to be used to acquire goods for personal, domestic or household purposes; and not for business use. Please contact RTFNZ or your local RAM Trucks dealer for information on our business finance options.**