

## MONUMENT FEE SCHEDULE

The following additional charges may be charged to reimburse Elantis for reasonable costs incurred. These fees are subject to change at any time.

Credit Card Merchant Fee	<ul> <li>The credit card merchant fee as charged to Monument by credit and debit card providers:</li> <li>MasterCard - 0.90%</li> <li>VISA - 0.90%</li> <li>AMEX - 1.50%</li> </ul>
	For further information on credit card merchant fees and excessive charging please refer to <u>https://www.accc.gov.au/consumers/prices-surcharges-</u> <u>receipts/credit-debit-prepaid-card-surcharges</u>
Dishonour Fee	A fee of \$30.00 incurred for each payment returned as dishonoured.
Cancellation Fee	A fee of \$100.00 may be charged for termination of this agreement following an Event of Default. No Cancellation Fee will be charged where the Total Amount Financed is for Policies used wholly or predominantly for personal, domestic or household purposes
Default Interest	Charged at the Default Interest Rate (as specified in our defined terms) and accruing daily on the outstanding instalment if it is not paid by the due date and for the period it remains outstanding.

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