

A QUANTUM ADVANCE – INTEREST RATES AND FEES

Our current interest rates and fees are listed below.

Quantum's fees and charges include:

- > An application fee
- > An annual interest rate charge
- > A modest draw down fee applied as funds are advanced to your solicitor

No interest repayments, fees or charges are payable until the conclusion of the matter. The application and draw down fees are added to your loan account.

Quantum does not charge an annual anniversary charge.

It is not necessary that the loan amount be advanced in one go. Typically Quantum authorises a line of credit facility, with funds advanced periodically to meet legal expenses as and when required. This regular drawing down of funds substantially reduces your total interest cost.

Schedule of interest rates and fees

Interest rate	16.5%
Draw down fee (<i>loaned by Quantum</i>)	1.8%

Application Fee

The application fee is loaned by Quantum and varies according to the amount loaned. The application fee is only payable if your loan is approved.

Loan amount	Application fee
Up to \$30,000	\$995
\$30,001 - \$50,000	\$1,850
\$50,001 - \$75,000	\$2,450
\$75,001 - \$100,000	\$2,970