

4 June 2025

Important information for guarantors and certain consumer loan customers

We are committed to improving the way we do things and we are making some changes to the agreements we have with certain borrowers with a consumer loan and certain guarantors of commercial loans.

1. Who do the changes apply to and what is changing?

The changes set out Part A of the Schedule will apply to you if you are a borrower under a Consumer Loan Agreement that incorporated our Consumer Loan Agreement Terms and Conditions (version OE102017).

The changes set out Part B of the Schedule will apply to you if you are a guarantor of a Commercial Loan Agreement or an Unsecured Cash Flow Loan Agreement and you entered into your Guarantor Deed before the Effective Date.

2. When do the change apply?

From the 4 June 2025 (the Effective Date), your consumer loan agreement or guarantor deed (as applicable) will have the benefit of the changes set out in the Schedule. All other terms and conditions of your consumer loan or guarantee (as applicable) with us remain unchanged.

3. Is there anything you need to do:

You don't need to do anything. You'll automatically receive the benefit of the changes set out in the Schedule without the need for any update to your terms and conditions (so you won't receive new terms). The changes will take effect as a deed poll for the benefit of the borrowers and guarantors described in section 1 above.

4. We are here to help

If you have any questions about this notice or the changes to your contract, please contact us on 1800 363 401.

Executed as a deed poll

**Darren Cantor**

Chief Executive Officer

Fin One Pty Ltd ABN 80 139 719 903 ACL 387 528/ Finance One Commercial Pty Ltd ABN 18 634 900 548

Schedule

Part A – Changes to consumer loan agreement

General indemnity clauses	<p>If you have provided us with an indemnity, the indemnity you have given us will be limited to reasonable Costs and Taxes in connection with;</p> <ul style="list-style-type: none"> entering into loan agreement (as set out in the loan details); preparing, registering and maintaining any Security Interest provided under the loan agreement; any reasonable expenses we reasonably incur in enforcing the loan agreement or any security after an event of default has occurred (including all reasonable expenses reasonably incurred in preserving and maintaining the secured asset). <p>In addition, the indemnity you have given will not cover any loss as result of or in connection with our mistake, fraud, negligence or wilful misconduct.</p>
Events of Default	<p>We'll only require early repayment of the money owing or take enforcement action against you if one or more of the following events circumstances occur (Event of Default):</p> <ul style="list-style-type: none"> you do not pay any amount due to us under a transaction document within 30 business days of its due date; you becomes insolvent; we believe on reasonable grounds that you do not comply with the law of the requirement of a government agency; you gives us information that is materially incomplete, incorrect or misleading (including any representation or warranty given or repeated to us); you use the loan amount for a purpose which we have not approved; you deal with, attempt to deal with, sell, transfer or otherwise dispose of the secured property without our consent; the secured property is written off, destroyed, stolen or confiscated by a government agency (and no compensation is paid to us); you do not provide any financial information required under a transaction document; you do not maintain any insurance we require under a transaction document; or

	<ul style="list-style-type: none"> the status, composition or capacity of you changes without our prior written consent or you no longer have legal capacity.
Consequences of default	<p>If an Event of Default occurs, we will give you at least 30 days' notice to rectify the Event of Default before we require payment of the money owing or take enforcement action. However, we don't have to give you notice (or can give you shorter notice) if:</p> <ul style="list-style-type: none"> we reasonably believe we were induced by your fraud to enter into the loan agreement; we have made reasonable efforts to locate you or, if relevant, the secured asset without success; the court authorises us to begin enforcement proceedings; or where applicable, we reasonably believe that you have removed or disposed of the secured asset or intend to remove or dispose of the secured asset without our permission or that urgent action is necessary to protect the secured asset
Calculation of interest	<p>We clarify how interest is calculated.</p> <p>Interest accrues daily on the money owing at the end of the day. We calculate the daily rate by dividing your fixed interest rate by 365 days (any may divide the interest rate by 366 days in a leap year).</p>
Valuations	<p>We won't require you to provide and pay for a valuation unless an Event of Default has occurred or we reasonably suspect an Event of Default has occurred or may occur.</p>
The security interest you have granted to us over the secured assets	<p>We clarify certain things about the security interest you have granted us.</p> <p>The security interest you granted us under the loan agreement secures payment of your obligations to us under this loan agreement (for example, your obligation to pay the money owing). It does not secure your obligations under another arrangement you may have with us.</p>
Costs	<p>The definition of "Costs" is updated to mean all reasonable costs, charges, fees, expenses and other outgoings, including those in connection with advisers or other professional consultants (in the case of legal advisers, including in-house legal advisers) and reasonable expenses incurred by the use of staff and facilities of the Lender and in preserving and maintaining the secured property (such as by paying penalties and fines).</p>

Part B – Changes to guarantees

Entire agreement clauses	We won't rely on clauses that limit our agreement with you to the written guarantee contract. This means statements we make to you (in writing or otherwise) can form part of our agreement.
Limit on guarantee	Even though the guarantee and indemnity extends to the whole of the guaranteed money and guaranteed obligations, the maximum amount we will recover from you under the guarantee and indemnity will be the borrower's obligations under the guaranteed loan agreement. The guarantee and indemnity will not secure the borrower's obligations under another arrangement they have with us.