

# Schedule of Fees & Charges

Rent to Buy Finance — RZ Finance Limited

This schedule sets out all fees and charges that may apply to your Rent to Buy agreement with RZ Finance Limited. These fees are disclosed in accordance with the Credit Contracts and Consumer Finance Act 2003 (CCCFA). Please read this document carefully before entering into any agreement.

## STANDARD INTEREST RATE

**From 12% p.a.**

Subject to credit assessment

## INTEREST RATE RANGE

**12% – 16.9% p.a.**

Based on credit assessment

## DEFAULT INTEREST RATE

**+8% p.a.**

Above your standard rate, on overdue amounts

## ESTABLISHMENT

FEE	AMOUNT	DESCRIPTION
<b>Loan establishment fee</b>	<b>\$480.00</b>	One-off fee charged on approval. Covers credit check, documentation, PPSR registration, AML/CFT checks, and responsible lending assessment.
<b>Cancellation fee</b>	<b>\$450.00</b>	Charged if you cancel your agreement prior to receiving the cabin.

## ONGOING SERVICE FEES

FEE	AMOUNT	DESCRIPTION
<b>Monthly service fee</b>	<b>\$15.00/month</b>	\$3.46 per week. No GST. Applied across the term of your agreement.

## CREDIT FEES & VARIATIONS

FEE	AMOUNT	DESCRIPTION
<b>Variation fee</b>	<b>\$120.00</b>	Charged for a material change to your loan contract, including hardship applications.

FEE	AMOUNT	DESCRIPTION
<b>Cash top-up fee</b>	<b>\$280.00</b>	Per additional advance made as a top-up loan.
<b>Prepayment administration fee</b>	<b>\$64.00</b>	Charged if you repay your loan in full before the final payment is due.

#### DEFAULT FEES

FEE	AMOUNT	DESCRIPTION
<b>Missed payment fee</b>	<b>\$25.00</b>	Charged each time a payment is missed. A 5-day grace period applies per payment.
<b>Field visit fee (RZ Finance)</b>	<b>\$400.00</b>	If an employee or agent visits you regarding a default. Includes travel, paperwork, and cabin inspection.
<b>Field visit fee (third party)</b>	<b>As invoiced</b>	If a third-party agent is engaged to visit you regarding a default.

#### REPOSSESSION

FEE	AMOUNT	DESCRIPTION
<b>Repossession warning notice</b>	<b>\$50.00</b>	Statutory notice formally advising of intention to repossess.
<b>Post-repossession notice</b>	<b>\$148.00</b>	Statutory notice confirming repossession, including valuation review and estimate of make-good charges.
<b>Repossession fee (Finance)</b>	<b>\$1,450.00</b>	If the cabin is uplifted. Includes drivers, paperwork, and equipment. Charged in addition to any third-party repossession fee.
<b>Repossession mileage</b>	<b>\$3.40–\$5.10/km</b>	Per km travelled to uplift the cabin. Rate depends on whether a pilot vehicle is required.
<b>Repossession agent (third party)</b>	<b>As invoiced</b>	If a third-party repossession agent is engaged.
<b>Storage of repossessed cabin</b>	<b>\$50.00/week</b>	Where a repossessed cabin is stored at a RentZone facility.
<b>Make good charges</b>	<b>As invoiced</b>	Repairs, cleaning, meth testing, and decontamination as needed to return the cabin to a saleable condition.

#### IMPORTANT NOTES

1. All fees are GST inclusive unless stated otherwise. The establishment fee and service fee are not subject to GST.
2. Where a notice is sent to more than one borrower or guarantor, only one fee is charged — not one per person.
3. Your interest rate is fixed at the time your agreement is established and will not change during the term.
4. Default interest is charged on overdue amounts only, at 8% per annum above your standard annual interest rate, while those amounts remain unpaid.
5. Additional third-party costs may be incurred if RZ Finance Limited engages external parties due to a breach of your agreement. These are charged in addition to the fees listed above.
6. You have the right to cancel your agreement within 5 working days of receiving your disclosure documents.
7. The interest rate applicable to your agreement is determined following a credit assessment by RZ Finance Limited. The rate is fixed for the full term of your agreement once confirmed. RZ Finance Limited reserves the right to apply a rate within the range of 12% to 16.9% per annum based on individual credit circumstances.

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RZ Finance Limited is a registered financial service provider. All Rent to Buy agreements are subject to the Credit Contracts and Consumer Finance Act 2003 (CCCFA). Lending criteria and terms apply. All applications subject to approval. This schedule is current as at 1 April 2026 and is subject to change — the current version is always available at [rentzone.co.nz/rent-to-buy/finance/](https://rentzone.co.nz/rent-to-buy/finance/)