

## Business Loans

### Fees that will apply

Fee type	Amount	Description
Establishment Fee	\$395.00	The cost to set-up your approved loan with Lexus Financial Services. It is payable upon loan settlement, and can be included within the amount financed. This is referred to in your contract as your Loan Account Establishment Fee.
Vehicle Security Registration Fee	\$6.00	The cost of Lexus Financial Service's security interest in your vehicle on the Australian Government's Personal Property Securities Register.  This is a national online register to help protect consumers when buying personal property like cars, boats or artwork. It allows potential buyers to check if any other parties already have a security interest on the property.
Account Administration Fee	\$8.00 per month	A monthly fee for the management of your loan account.

### Dealership Fees

Fee type	Amount	Description
Dealer Origination Fee	\$979	This fee covers the dealership's cost of preparing your finance application on Lexus Financial Service's behalf. The Lexus Financial Services Finance & Insurance Manager within the dealership is responsible for explaining the different types of finance products to you, ensuring that you understand the requirements of the loan, and arranging all the necessary paperwork to submit, manage and finalise your finance application.

### Fees that may apply

Fee type	Amount	When it applies	How to avoid
Payment Method Fee - BPay	\$1.50	Processing each payment made by BPay.	Set up a Direct Debit at the start of your loan, so you don't pay fees on your regular repayments.
Payment Method Fee - Other (includes BPay, Cheque or Direct Deposit)	\$3.00	Processing each payment made by BPay, Cheque, or Direct Deposit.	To switch to Direct Debit payments log into your <a href="#">LFS Online</a> account or call our National Customer Solution Centre on 1300 888 840 (Monday to Friday, 8:30am - 7:00pm AEST)

Account Payment Card Fee	\$5.00	For replacement; supplementary; or new payment cards when you switch from Direct Debit to another payment method after the loan start date.	Switch to Direct Debit payments and all your future repayments will be fee-free. You can change your payment method by logging onto <a href="#">LFS Online</a> or calling our National Customer Solution Centre on 1300 888 840 (Monday to Friday, 8:30am - 7:00pm AEST)
Payment Dishonour Fee	\$3.25	If your Direct Debit or Cheque payment is dishonoured.	Check that your account has sufficient funds when payments are due to be debited. You can also change the date of your payments by calling the National Customer Solution Centre on 1300 888 840 (Monday to Friday, 8:30am - 7:00pm AEST)
Late Payment Fee	\$25.00	If you're late or miss a repayment, and your account goes into arrears and you are contacted by LFS.  Lexus Financial Services will contact you about the overdue amount, and this is mentioned in your loan contract as an Arrears Follow-up Fee.	Ensure that your account does not go into arrears. You can also change the date of your payments by calling the National Customer Solution Centre on 1300 888 840 (Monday to Friday, 8:30am - 7:00pm AEST)
Information Request Fee	\$25.00	If you request contract documentation by calling the Lexus Financial Services National Customer Solutions Centre.	You can view, download, and print your loan documentation online without incurring this fee.  Simply log onto <a href="#">LFS Online</a> to check your account details.
Early Termination Fee	<p>This fee applies if your loan is repaid before its scheduled end date. Customers can find information about this fee on their Loan Schedule. Customers can also request an Early Termination Quote to help them decide whether to terminate early.</p> <p>This fee can be avoided by continuing with scheduled loan repayments until the agreed completion date of the loan.</p>		