

Lending Rates Card

Consumer Loans (CCCFA)

Effective: From 21 August 2025



Short-term Bridging Mortgages (3-24 months)

Full Doc	Residential Mortgages	Rates From (p.a.)	Rates To (p.a.)
	Up to 70% LVR	7.85%	9.85%
	70-80% LVR	8.60%	10.60%
Low Doc	Residential Mortgages		
	Up to 70% LVR	8.50%	10.50%
	70-80% LVR	9.25%	11.25%
Other Mortgages (Land/Commercial - subject to availability)			
	up to 70% LVR	11.25%	13.25%

* Loans over 70% LVR are subject to availability.

* Interest rates shown are fixed per annum for the term selected.

* Xceda's lending products are all subject to fixed interest periods of up to 2 years. Our fixed interest rates vary depending on the credit profile of the transaction. All loans are subject to our standard Loan Fees, Terms and Conditions.

Home Loans

Long-term Home Loans up to 30 years is being launched by Xceda in 2026.

We'd love to talk to you about our lending products – get in touch with our team to see if an Xceda loan can work for you.

0800 11 22 74
loans@xceda.co.nz

Loan Fees and Charges

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LOAN INTEREST RATES

Interest rates vary depending on a number of factors including: the security provided, your credit history, your income and other financial commitments and any existing loan payment history you have with us. See page 1 for current interest rates.

DEFAULT INTEREST RATES

If you do not make any loan repayment on time, we may charge you interest at the default interest rate on the overdue amount until it has been paid. The default interest rate that we charge is 5% above the interest rate which normally applies to your loan.

ESTABLISHMENT FEE

Establishment fees are added to your loan balance, on which interest is charged.

Loans secured by Caveat or Mortgage **Between 1.0 - 2.5%**

The fee for processing, assessing and approving your application and documenting your loan (excluding the third-party costs set out below, which are charged separately)

ESTABLISHMENT COSTS- THIRD PARTY

We will charge you the following third-party costs in connection with the establishment of your loan. These costs are all charged at the actual cost we are invoiced from the third party. We can provide copies of the invoices on request. There is no mark-up or element reflecting our time within any of these costs. Establishment costs are added to your loan balance, on which interest is charged.

Security check costs **Actual cost, up to \$41.93 per title**
The charges for conducting checks on any land to be used as security.

Electronic ID checks **Actual cost, up to \$9.83 per person**
The charges for conducting electronic ID checks to confirm the identity of each person borrowing or guaranteeing a loan.

Credit checks **Actual cost, up to \$4.83 per person**
The charges for conducting electronic credit checks on each person who is borrowing or guaranteeing a loan.

Caveat Registration **\$1,840**
The charge for our solicitor to register a caveat over land being used as security.

Mortgage **\$1,840**
The charge for our solicitor to register a mortgage over land being used as security.

Upgrade of Caveat to Mortgage **\$440**
The charge for our solicitor to upgrade our caveat to a mortgage

LOAN ADMINISTRATION FEES

Account Maintenance Fee **\$2.50 per instalment**
This fee is included within the loan instalments and covers our ongoing administrative costs of your loan while it is active. These costs are not directly related to the establishment of your loan. You only pay this fee while your loan is active.

Amending Loan Terms or Security **\$45**
The fee for amending your loan terms or repayment requirements, updating your loan documentation or security or changing the parties to your loan.

Refund Fee **\$5**
The fee for processing a request for a refund to if you overpay us and we refund you.

Early prepayment administration fees
Early prepayment fees are charged when you repay your loan in full prior to its expected maturity date.

• **Administration fee** **\$45**
• **Caveat &/or Mortgage discharge cost** **\$280**

Early prepayment fee – fixed rate loans

If you choose to repay or restructure your fixed rate loan during the fixed rate period or if the loan is repaid early due to our enforcement action taken after a default, we will also charge you an amount to compensate us for the loss arising from the prepayment (if any). The amount is calculated using a mathematical formula set out in your loan agreement. We will tell you what the fee is before you repay or restructure your loan.

ARREARS MANAGEMENT FEE

This fee is charged to your loan in any month during which your loan is in arrears:

• **Overdue days 1-7** **\$5.00**
• **Overdue days 8 or more in any month** **\$20.00**

The maximum amount that will be charged is \$25.00 per month.

DEFAULT FEES AND COSTS

We recover the costs of credit control staff and resources as set out below.

• **Repossession warning notice** **\$26**
• **Post-repossession notice** **\$27**
• **Letter of demand** **\$30**
• **Field visit by staff member** **\$45**
• **Field visit by agent** **At cost**

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