

ANNEX A — FEES, CHARGES, DEFAULT INTEREST & RECOVERY COSTS SCHEDULE

Version 1.0 — New Zealand

1. PURPOSE OF THIS ANNEX

This Annex forms part of the Safety First Member Terms & Fixed-Term Service Agreement. All fees, costs, charges, and interest listed herein are legally enforceable and may be applied in the event of missed payments, defaults, payment reversals, dishonours, or enforcement actions.

2. DEFAULT INTEREST

Default Interest is applied at the Official Cash Rate (OCR) + 8% per annum, calculated daily and compounding monthly. Default Interest applies to any overdue, accelerated, or unpaid portion of the Remaining Annual Balance.

3. ADMINISTRATIVE FEES

Administrative fees that may be charged include: • Account review / arrears processing fee: \$15 per event. • Manual payment handling fee: \$8 per event. • Payment plan establishment fee: \$25. • Payment plan variation fee: \$20. • Overdue notice preparation fee: \$10. • Default Notice issue fee: \$18.

4. DISHONOUR & PAYMENT FAILURE FEES

These fees cover bank charges, reversal costs, and administrative handling: • Direct Debit dishonour fee: \$7-\$15 (pass-through of actual bank/provider cost). • Card payment reversal/chargeback fee: \$15-\$35 (depending on processor). • Payment retry processing fee: \$5. • Failed automatic retry fee: \$3.

5. COLLECTION & ENFORCEMENT COSTS

You agree to pay all reasonable costs incurred by Safety First in enforcing your contractual obligations. These may include: • Debt collection agency fees (typically 15-35% of the overdue amount). • Legal fees on a solicitor-client basis. • Disputes Tribunal filing fees (\$45-\$180). • District Court filing, service, bailiff, and enforcement fees. • Skip-tracing, investigation, and address-verification fees. • Credit reporting listing fees.

6. TRIBUNAL & COURT RECOVERY CHARGES

Costs recoverable under New Zealand law include: • Disputes Tribunal fees as awarded. • Court-awarded costs, interest, and enforcement fees. • Attachment Order establishment and administration fees. • Bailiff seizure and enforcement charges.

7. ADVISOR-RELATED FEES (IF APPLICABLE)

Where commissions must be reversed due to chargebacks, fraud, or invalid referral attribution, the following fees may apply: • Commission clawback equal to the total misallocated amount. • Advisor audit administration fee: \$15 per event. • Investigation handling fee: \$10-\$40 depending on complexity.

8. OTHER PASS-THROUGH COSTS

Safety First may pass through any third-party costs arising from your default, including: • Bank fees. • Payment processor surcharges. • External verification fees. • Document certification, courier, and service fees.

9. VARIATION OF FEES

Safety First may update this Annex with 14 days' notice. Continued membership constitutes acceptance of revised fees.

10. ACKNOWLEDGEMENT

By subscribing to Safety First and accepting the Member Terms, you confirm that you understand and accept all fees, charges, default interest, and recovery costs listed in this Annex. These amounts are lawful, reasonable, and enforceable under New Zealand contract and credit law.