JustFund

Document Date: 1 July 2026

Current Rates & Fees

You will repay JustFund when your estate law matter is resolved. What you repay JustFund is based on the amount of credit that you use. The total amount that you repay JustFund will depend on:

- **What You Use**: The amount of available credit that you actually draw down;
- **When You Use**: When you draw down the available credit;
- **When You Repay**: The length of time until you repay JustFund.

Current Interest Rates

Your interest rate is based on JustFund's assessment of your unique circumstances, including credit limit, security and your estate law matter. You will be notified of your interest rate category after your application is received and reviewed by JustFund.

Interest rates are variable. Interest is calculated on your debit balance on a daily basis. Interest is debited to your account on the last day of each calendar month and on the date of repayment.

Variable Interest Rate Categories	
Category A	11.9% pa.
Category B	13.4% pa.
Category C	14.9% pa.

Standard Fees

Assessment & Administration Fee – This covers our costs of conducting a full legal merit assessment of your estate law matter based on your unique circumstances and establishing a line of credit. The Assessment & Administration Fee varies depending on the size of your line of credit at origination as outlined in the below table.

Monthly Fee – This covers our costs of maintaining your line of credit and processing invoice payments on your behalf. Monthly Service Fee is debited to your account on the first day of each month. The Monthly Fee varies depending on the size of your line of credit at origination as outlined in the following table.

Invoice Limit	Assessment & Administration Fee	Monthly Fee
$0-$30,000	$851	$60
$30,001-$100,000	$1,137	$120
+$100,000	$2,877	$180

Other Fees

Security Lodgment Fee – A Security Lodgment Fee of $552 may also apply if your application is approved subject to registration of a caveat by JustFund.

Invoice Limit Increase Fee – A fee of $660 will apply if JustFund approves a request by you in the future to increase your Invoice Limit.



Contact Us

If you have any questions or would like to discuss any aspect of JustFund's interest, fees and charges, please feel free to contact us any time by either email or telephone.

P: 09 918 9155
E: clients@justfund.co.nz

This document is provided in accordance with our obligations under the Credit Contracts and Consumer Finance Act 2003 (CCCFA) and is intended to help you make an informed decision about entering into a consumer credit contract. The information is correct as at the date of this disclosure and reflects the terms, conditions, fees, and charges applicable at that time. All amounts are estimates based on current information and may be subject to change in accordance with the terms of your contract and where permitted by law. JustFund reserves the right to update or amend any fees or terms after disclosure, and any such changes will be communicated in accordance with CCCFA requirements. This document does not constitute financial or legal advice. We encourage all applicants to seek independent advice before proceeding. Funding approval is subject to assessment and is at the sole discretion of JustFund.