



Car Loan

Suitable for

A secured personal loan for the purpose of:

- Purchasing or refinancing a petrol or diesel car, motorbike, caravan, boat or jetski that is brand new or up to 5 years old.
- Purchasing a full or hybrid electric vehicle that is brand new or demonstrator less than 12 months old and less than 5,000kms.

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| Interest rate type | Fixed or variable |
| Interest calculation frequency | Interest is calculated daily and debited to the loan account monthly in arrears. |
| Repayments | Can be weekly, fortnightly or monthly. |
| Extra repayments | Yes |
| Early repayment penalty | Applies to fixed loans only - charged at \$10 per month for the remaining term. |
| Minimum loan term | 1 year |
| Maximum loan term | 7 years |
| Minimum loan amount | \$10,000 |
| Security | Vehicle is taken as security over the loan. Vehicle must be registrable and insurable. |
| Redraw facility | Yes, available with no minimum redraw amount. |
| Available for debt consolidation purposes | No |
| FEES AND CHARGES* | |
| Application fee | \$249 (includes Personal Property Security Registration fee) |
| Account keeping fee | \$10 monthly fee |
| Transaction Fees | Refer to our current schedule of Fees and Charges. |

Things you should know:

Credit eligibility criteria, terms and conditions, fees and charges apply. *Refer to current schedule of fees and charges.

