

Car Loans and Personal Loans

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			Special Offer Variable Rate Car Loan Cars under 3 years old	Car Loan Variable Cars over 3 to under 4 years old	Car Loan Variable Cars 4 to under 5 years old	Car Loan Variable Cars 5 to under 7 years old	Car Loan Variable Cars 7 plus years old	Personal Loan Variable Unsecured	Home Improvement Loan Variable Unsecured
Annual Percentage Rate (p.a)			8.99%	13.25%	14.25%	15.25%	17.25%	17.25%	14.35%
Amount	Term	Comparison Rate (per annum)							
\$2,500 for a term of	2 years			19.78%	20.82%	21.81%	23.90%	21.30%	
\$5,000 for a term of	2 Years			16.55%	17.56%	18.58%	20.60%	19.29%	16.36%
\$10,000 for a term of	3 Years			14.39%	15.40%	16.41%	18.42%	17.96%	15.05%
\$15,000 for a term of	4 Years		9.56%	13.84%	14.84%	15.85%	17.86%	17.62%	14.71%
\$20,000 for a term of	4 Years		9.42%	13.69%	14.60%	15.80%	17.71%	17.53%	14.62%
\$25,000 for a term of	5 Years		9.27%	13.54%	14.54%	14.83%	17.55%	17.43%	14.53%
\$30,000 for a term of	5 Years		9.22%	14.49%	14.54%	15.50%	17.50%	17.41%	14.50%
\$50,000 for a term of	7 Years		9.09%	13.36%	14.36%				

WARNING

- This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.
- Please be aware that all loans are secured by a Bill of Sale except our Personal Loan and Home Improvement Loan that is unsecured