

PERSONAL LOANS

Personal Loan Rates		
	Rate	Comparison Rate
Discounted Personal Loan (Green Car Loan) \$20k+		
Green car* (electric, hybrid or hydrogen cars) up to 7 years old ^{1,3}	5.99% p.a.	6.34% p.a. ⁴
Discounted Personal Loan (Car Loan) \$20k+		
Car, caravan or motorcycle up to 10 years old ^{2,3}	6.49% p.a.	6.84% p.a. ⁴
Unsecured Personal Loan		
Any worthwhile purpose	8.99% p.a.	10.73% p.a. ⁵

* A green car is defined as either pure electric (EVs), plug-in hybrid electric (PHEVs), fuel cell electric vehicles (FCEVs), regenerative electric (non-plug-in) (HEVs) or hydrogen.

¹ The Discounted Personal Loan (Green Car Loan) may be used to purchase or refinance a green car, up to 7 years old from year of manufacture and must be used as security for the Green Car Loan.

² The Discounted Personal Loan (Car Loan) may be used to purchase or refinance a car, caravan or motorcycle up to 10 years old from year of manufacture and must be used as security for the Car Loan.

³ The Discounted Personal Loan product is fixed for 5 years then reverts to our standard variable rate (currently 11.55%p.a.) for remaining term and will be confirmed in your loan offer document.

⁴ Discounted Personal Loan comparison rates are based on a secured loan of \$30,000 with monthly repayments over a term of 5 years.

⁵ Unsecured Personal Loan comparison rates are based on an unsecured loan of \$10,000 with monthly repayments over a term of 3 years.

CREDIT CARD / OVERDRAFT

Credit Card / Overdraft		
	Introductory Rate	Rate
Credit Card		
Visa Credit Card	2.99% p.a. ⁶	12.95% p.a.
Overdraft		
Personal Overdraft	N/A	15.20% p.a.
Products No Longer available for New Business		
Visa Credit Card - Standard rate	2.99% p.a. ⁶	15.75% p.a.
Classic Visa Credit Card	N/A	15.75% p.a.

⁶ 2.99% Introductory Rate applies for the first 6 months when the Credit Card is funded from 1 March 2017.

Important to know

Terms, conditions, fees, charges, lending and qualifying criteria apply and are available upon application. Rates are subject to change at any time without notice.

WARNING: Comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in different comparison rates.