



## Consumer Loan

### The easy way to afford the vehicle you want.

A consumer loan is one of the most popular ways to buy a vehicle for private use. We simply lend you the amount you need (including on-road costs and charges if necessary) and you repay the loan back over an agreed term.

### The Benefits

Fast Approval	Apply at your dealership today and you'll know whether your loan has been approved, usually by the next business day.
Match your Budget	Choose a repayment timeframe to suit your budget, from one to seven years.
Fixed Repayments	Rates are fixed for the term of your loan so you'll know exactly what your repayments are.
No Deposit	100% finance is available to approved customers, so you can use your cash for other things.  Registration, insurance and on-road costs can also be included in the loan if you are purchasing your car from an approved dealer.

### Product Features

Term	1 to 7 years.
Loan Amount	\$5,000 and upwards.
Repayment Frequency	Fortnightly, Monthly, Annually or Structured.
Repayment Methods	Direct debit or periodical payment from a nominated bank account, BPAY or cash/cheque deposits via a coupon booklet.