

## Personal loans

Effective 12 November 2025

	Car loan	Personal loan
<b>Purpose</b>	Electric or used vehicle purchase up to the age of 7 years	Any worthwhile purpose
<b>Interest rate type</b>	Fixed	Variable
<b>Minimum loan amount</b>	\$1,000	\$1,000
<b>Maximum loan term</b>	7 years – new electric vehicle 5 years – used vehicle	10 years
<b>Reduced rate for home owners</b>	No	Yes
<b>Establishment fee – new loan</b>	\$150 – waived for electric vehicles	\$150
<b>Monthly fee</b>	\$0	\$0
<b>Repayment frequency</b>	W, F, M	W, F, M
<b>Additional repayments accepted</b>	Yes	Yes
<b>Redraw</b>	No	Yes – only available for the home owners product
<b>Early repayment penalty</b>	No	No
<b>Security</b>	Goods mortgage (subject to assessment)	Unsecured or goods mortgage (subject to assessment)