Personal loans

Effective 15 October 2026

	Car loan	Lifestyle Personal Loan	Clean Energy Personal Loan
Purpose	Electric or used vehicle purchase up to the age of 7 years	Any worthwhile purpose	For eligible green upgrades
Interest rate type	Fixed	Variable	Variable
Minimum loan amount	$1,000	$1,000	$1,000
Maximum loan term	7 years – new electric vehicle 5 years – used vehicle	10 years	10 years
Establishment fee – new loan	$150 – waived for electric vehicles	$150	$0
Repayment frequency	W, F, M	W, F, M	W, F, M
Additional repayments accepted	Yes	Yes	Yes
Redraw	No	No	No
Early repayment penalty	No	No	No
Security	Goods mortgage (subject to assessment)	Unsecured or goods mortgage (subject to assessment)	Unsecured

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