



Fact Sheet for Car Loans

Products	Fixed Rate Car Loan	Smart Start Car Loan
Features	(New and used cards)	(for 18-24 year olds)
Extra Repayments Accepted	Yes	Yes
Maximum term (years)	7	7
Minimum loan amount	\$2,000	\$2,000
Redraw available	Yes	Yes
Online Banking available 24x7	Yes	Yes
Fees	Fixed Rate Car Loan	Smart Start Car Loan
Account keeping fees	\$0	\$0
Admin fee (upon approval)	\$175	\$0
Annual fee	\$0	\$0
Early Payout penalty	\$0	\$0
Extra Repayments fee	\$0	\$0
Monthly fee	\$0	\$0
Redraw fee (per redraw)	\$10	\$10

Effective 1 March 2019