



Fact Sheet for Personal Loans

Products	BeGreen Loan	Fixed Rate Personal Loan	Variable Personal Loan	VIP Loan	Cash Secured Loan	Smart Start Education Loan	Smart Start Investor Loan
Features	Note 1			Note 2	Note 3	Note 4	Note 5
Extra Repayments	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Maximum term (years)	7	1, 2 or 3	7	7	7	7	7
Minimum loan amount	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$500	\$500
Access	BeGreen Loan	Fixed Rate Personal Loan	Variable Personal Loan	VIP Loan	Cash Secured Loan	Smart Start Education Loan	Smart Start Investor Loan
Redraw available	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Online Banking available 24x7	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Fees	BeGreen Loan	Fixed Rate Personal Loan	Variable Personal Loan	VIP Loan	Cash Secured Loan	Smart Start Education Loan	Smart Start Investor Loan
Account keeping fees	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Admin fee (upon settlement)	\$175	\$175	\$175	\$175	\$175	\$0	\$0
Annual fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Early payout penalty	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Extra Repayments fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Monthly fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Redraw fee (per redraw)	\$10	\$10	\$10	\$10	\$10	\$10	\$10

Effective 1 March 2019

1. BeGreen Loan is available for any environmentally friendly or sustainable product (as determined by First Option).
2. VIP Personal Loan available to members with an existing mortgage loan at First Option. Admin fee waived if paying annual mortgage package fee.
3. Cash Secured Loan must be fully secured with a Term Deposit held with First Option.
4. Education Loan available to cover employment costs (e.g. tools of the trade), higher education costs or travel expenses. For 18 to 24 year olds.
5. Investor Loan: First Option will contribute \$150 for the provision of a standard conservative investment plan that suits the investor's needs. For 18 to 24 year olds.