

# Personal/Car Loan Rate Schedule

As at 01 January 2019

Loan Product	Interest Rate P.A.	Comparison Rate P.A.	Minimum Borrowings	Loan Term
Better Car Loan	5.99% <sup>1</sup>	5.99% <sup>2</sup>	\$20,000.00	7 years, first 3 years fixed interest <sup>4</sup>
	5.69% <sup>1</sup>	5.96% <sup>2</sup>	\$20,000.00	Up to 5 years fixed interest
	6.69% <sup>1</sup>	8.00% <sup>3</sup>	\$5,000.00	Up to 5 years fixed interest
	6.99% <sup>1</sup>	7.26% <sup>2</sup>	\$5,000.00	Up to 7 years variable interest
Personal Loan	8.90%	9.18% <sup>2</sup>	\$20,000.00	Up to 5 years fixed interest
	10.90%	12.24% <sup>3</sup>	\$5,000.00	Up to 5 years fixed interest
Debt Consolidation Loan	11.90%	13.25% <sup>3</sup>	\$5,000.00	Up to 7 years, first 5 years fixed interest
	12.90%	13.19% <sup>2</sup>	\$20,000.00	Up to 7 years, first 5 years fixed interest
Solar Eco Loan	5.99% <sup>1</sup>	5.99% <sup>2</sup>	\$5,000.00	Up to 7 years variable interest

Terms, conditions, fees, charges, and lending criteria apply. Full details on request. <sup>1</sup>Rate available for new to PCU lending. Comparison rates current as at 01/01/2019, subject to change and are based on <sup>2</sup>secured \$30,000 loan over 5 years, <sup>3</sup>secured \$10,000 loan over 3 years. WARNING: These comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees, or other loan amounts might result in a different comparison rate. <sup>4</sup>Interest rate fixed for 3 years then reverts to the Better Car Loan variable rate current at that time when repayments may change.