

Personal/Car Loan Rate Schedule

As at 30 July 2020

Loan Product	Interest Rate P.A.	Comparison Rate P.A.	Minimum Borrowings	Loan Term
Low Rate Car Loan	4.69%	4.96% ²	\$20,000.00	Up to 7 years variable interest
Better Car Loan	4.69% ¹	4.96% ²	\$20,000.00	Up to 5 years fixed interest
	6.69% ¹	6.96% ³	\$5,000.00	Up to 5 years fixed interest
	6.99% ¹	7.26% ²	\$5,000.00	Up to 7 years variable interest
Personal Loan	6.90%	7.17% ²	\$20,000.00	Up to 5 years fixed interest
	9.90%	10.18% ³	\$5,000.00	Up to 5 years fixed interest
Debt Consolidation Loan ⁴	11.90%	13.25% ³	\$5,000.00	Up to 7 years, first 5 years fixed interest
	12.90%	13.19% ²	\$20,000.00	Up to 7 years, first 5 years fixed interest
Solar Eco Loan	4.69% ¹	4.69% ²	\$5,000.00	Up to 7 years variable interest

Terms, conditions, fees, charges, and lending criteria apply. Full details on request. ¹Rate available for new to PCU lending. Comparison rates effective as at 30/07/2020, subject to change and are based on ²secured \$30,000 loan over 5 years, ³secured \$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. ⁴Fixed for 5 years then reverts to our Personal Loan Variable rate (currently 9.90% P.A.) for the remaining term.