

LOAN INTEREST RATES PERSONAL LOANS

These rates are available for new loans approved from 1 February 2018 and are effective from 1 February 2018.

	NEW LOAN AMOUNT	BASE RATE	CURRENT DISCOUNT/ PREMIUM	ANNUAL PERCENTAGE RATE	COMPARISON RATE
New Vehicle – Car, Motorcycle, Boat, Caravan etc [^] (Up to 18 months old)					
Variable	\$5,000 - \$75,000	9.79%	-2.80%	6.99%	7.59%~
Fixed	\$5,000 - \$75,000	-	-	7.79%	8.39%~
Used Vehicle – Car, Motorcycle, Boat, Caravan etc [^] (Over 18 months and less than 10 years old)					
Variable	\$5,000 - \$75,000	9.79%	-0.29%	9.50%	10.09%~
Fixed	\$5,000 - \$75,000	-	-	9.79%	10.38%~
Personal Loan – Other Security ^{##}					
Variable	\$5,000 - \$75,000	9.79%	+0.20%	9.99%	10.58%~
Fixed	\$5,000 - \$75,000	-	-	10.79%	11.38%~
Personal Loan - Partial Security					
Variable	\$5,000 - \$75,000	9.79%	+1.20%	10.99%	11.58%~
Fixed	\$5,000 - \$75,000	-	-	11.79%	12.38%~
Home Renovation/Improvement Loan					
Variable	\$3,000 - \$50,000	12.99%	-6.04%	6.95%	7.55%*
Fixed	\$3,000 - \$50,000	-	-	6.90%	7.50%*
Personal Loan – Unsecured e.g. Wedding etc.					
Variable	\$3,000 - \$50,000	12.99%	0.00%	12.99%	13.58%*
Fixed	\$3,000 - \$50,000	-	-	12.79%	13.38%*

Auswide Bank Ltd ABN 40 087 652 060 (Australian Credit Licence No: 239686) is the credit issuer. Interest rates are shown on a per annum (p.a.) basis and are subject to change without notice. [^]Any vehicle must be deemed satisfactory by Auswide Bank and would normally be able to be registered with a transport authority. ^{##} Other security is deemed as a vehicle 10 years or older or non vehicle security eg. Cash. ~ This Comparison Rate is based on a secured Personal Loan (L9) of \$30,000 over 5 years. *This Comparison Rate is based on an unsecured Personal Loan (L60) of \$30,000 over 5 years. **WARNING:** These comparison rates are true only for the examples given & may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. This is not an offer to lend – all loans are subject to credit assessment criteria, terms & conditions and fees & charges apply – full details on application. Prior to entering into a credit contract with us you should read our Credit Guide available at our branches or www.auswidebank.com.au