

# LOAN INTEREST RATES PERSONAL LOANS

These rates are available for new loans approved from 23 January 2017 and are effective from 23 January 2017.

	NEW LOAN AMOUNT	BASE RATE	CURRENT DISCOUNT/ PREMIUM	ANNUAL PERCENTAGE RATE	COMPARISON RATE
<b>New Vehicle – Car, Motorcycle, Boat, Caravan etc<sup>^</sup> (Up to 18 months old)</b>					
Variable	\$5,000 - \$75,000	9.79%	-2.80%	<b>6.99%</b>	<b>7.59%~</b>
Fixed	\$5,000 - \$75,000	-	-	<b>7.79%</b>	<b>8.39%~</b>
<b>Used Vehicle – Car, Motorcycle, Boat, Caravan etc<sup>^</sup> (Over 18 months and less than 10 years old)</b>					
Variable	\$5,000 - \$75,000	9.79%	-0.29%	<b>9.50%</b>	<b>10.09%~</b>
Fixed	\$5,000 - \$75,000	-	-	<b>9.79%</b>	<b>10.38%~</b>
<b>Personal Loan – Other Security<sup>##</sup></b>					
Variable	\$5,000 - \$75,000	9.79%	+0.20%	<b>9.99%</b>	<b>10.58%~</b>
Fixed	\$5,000 - \$75,000	-	-	<b>10.79%</b>	<b>11.38%~</b>
<b>Personal Loan - Partial Security</b>					
Variable	\$5,000 - \$75,000	9.79%	+1.20%	<b>10.99%</b>	<b>11.58%~</b>
Fixed	\$5,000 - \$75,000	-	-	<b>11.79%</b>	<b>12.38%~</b>
<b>Home Renovation/Improvement Loan</b>					
Variable	\$3,000 - \$50,000	12.99%	-6.04%	<b>6.95%</b>	<b>7.55%*</b>
Fixed	\$3,000 - \$50,000	-	-	<b>6.90%</b>	<b>7.50%*</b>
<b>Personal Loan – Unsecured e.g. Wedding etc.</b>					
Variable	\$3,000 - \$50,000	12.99%	0.00%	<b>12.99%</b>	<b>13.58%*</b>
Fixed	\$3,000 - \$50,000	-	-	<b>12.79%</b>	<b>13.38%*</b>
<b>Personal Loan – Unsecured for Travel/Holiday - Special Offer</b>					
Fixed	\$3,000 - \$50,000	-	-	<b>9.45%</b>	<b>10.04%*</b>

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. <sup>^</sup>Any vehicle must be deemed satisfactory by Auswide Bank and would normally be able to be registered with a transport authority. <sup>##</sup> 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](http://www.auswidebank.com.au)