

Personal and Car Loans	Interest Rate	Comparison Rate
Fair Rate Personal Loan <sup>1</sup>		
Diamond	7.99% p.a.	8.20% p.a.
Emerald	9.99% p.a.	10.21% p.a.
Sapphire	10.99% p.a.	11.21% p.a.
Ruby	12.99% p.a.	13.21% p.a.
Opal	16.99% p.a.	17.22% p.a.
Fixed Rate Car Loan <sup>2</sup>		
Vehicles up to 5 years old <sup>3</sup>	7.99% p.a.	8.27% p.a.
Vehicles over 5 years old <sup>4</sup>	9.99% p.a.	10.28% p.a.

Overdraft	Interest Rate	Comparison Rate
Unsecured Overdraft	15.50% p.a.	N/A

Credit Cards	Interest Rate <sup>5</sup>
Platinum Visa Credit Card	19.99% p.a.
Low Rate Visa Credit Card	7.49% p.a.
Low Rate Business Credit Card	12.49% p.a.

Eligibility criteria, terms & conditions and fees & charges apply.

1 Rates applicable to individual contracts may vary. Comparison rate based on unsecured \$30,000 loan over 5 years.

2 Comparison rate based on secured \$30,000 loan over 5 years.

3 For vehicles where the security is up to 5 years old. Vehicles cannot be more than 10 years old at the end of the term.

4 For vehicles where the security is over 5 years old. Vehicles cannot be more than 10 years old at the end of the term.

5 Interest rate on purchases.

**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. For other comparison rates not shown above, please use the calculators located on our website or contact us.