

Consumer Credit Loan

Target Market Determination

Our Consumer Credit Loan Product	
Customers	For consumers only
Distributors	<p>You can apply for our Consumer Credit Loan through:</p> <ul style="list-style-type: none"> • your dealer or • your broker or • our online application process, if you're an existing customer of ours
Your objective	<p>You want to own the goods of your choice for your personal, household or domestic use.</p> <p>Your choice of goods may include a motor vehicle and you may wish to finance any applicable on-road cost, accessories and comprehensive insurance.</p> <p>You may also want to pay out an existing consumer vehicle loan you have with us or another lender.</p>
Your Requirements	<p>You want a fixed interest rate loan at an agreed repayment amount over an agreed loan term.</p> <p>For loan terms up to 4 years, you can request a lump sum payment at the end (known as a balloon payment) for us to consider.</p>
Insurance	<p>Insurance we will finance</p> <ul style="list-style-type: none"> • Comprehensive Insurance <p>Insurance we will not finance</p> <ul style="list-style-type: none"> • all non-mandatory insurance • extended warranties • tyres and Rims.
Our Application Criteria	<p>To apply for our Consumer Credit Loan, you must:</p> <ul style="list-style-type: none"> • be an Australian citizen or permanent resident • be at least 18 years old • be able to prove your identity • be able to show you have a regular income • have some money left over at the end of each month, after your expenses are paid, including your loan repayments, to help manage any variations in expenses and • meet our credit criteria.
Our Loan Features	
Interest rates:	We keep interest rates the same for the loan term

Loan amount	W offer loans from \$5,000 to \$400,000
Loan terms	From 1 year to 7-year terms, to suit your needs
Loan type	Secured While you own the financed goods from the beginning of the loan, we take a mortgage over the goods you want financed. We release the security once you have repaid the loan in full.
Questions?	
Hardship?	If you have trouble making your loan repayments at any time, we will help you through that period, if possible. Please ask us – you can find all of our contact details on our website.
Additional repayments?	Yes, we allow you to make additional repayments. If you do this, it will reduce the amount of interest you pay over the term of the loan. Simply contact us to make arrangements. However, if this results in your loan ending earlier than agreed, an early termination fee will apply (see below).
Early payout?	If you repay your loan early, you will be charged an early termination fee, which will gradually reduce as you get closer to the end of the loan term.
Fee variations?	We will only vary our fees, or introduce new ones, during your loan term if our costs have unexpectedly increased, e.g. government charges. We will let you know before this happens, as the law requires.

Our Fees and Charges

Fee or charge	Amount	When it is payable
Establishment fee	\$395.00	Payable at the time we provide the loan. You can add this fee to your loan if you wish.
Security Registration fee	\$6.00	Payable at the time we provide the loan to you. This fee covers the cost of registering a mortgage over the financed goods.
Account-keeping fee	\$1.26 (weekly) \$2.53 (fortnightly) \$5.50 (monthly)	Payable each time you are required to make a schedule repayment
Dishonour fee	\$15.00	Only payable if one of your payments is dishonoured by your financial institution.

Variation fee	\$40.00	Only payable if we agree to your request to change the loan contract, including replacing the goods over which we hold a mortgage. This fee is not payable if the change arises from your hardship.
Early termination fee	\$750.00, reducing	If the loan is finalised before the end of the loan term – \$750 if paid out in the first month, then reducing evenly each month for the rest of the loan term
Enforcement expenses	Unknown	If you do not comply with the loan contract, you must pay our reasonable costs of enforcing our rights, e.g. taking possession of the mortgaged goods.
Dealer administration fee or Broker service fee?	Please ask your dealer or broker	Your dealer or broker may also charge you a fee for assisting with your loan application. You can add this fee to your loan, if you wish.

Our Governance

Complaints	If you are not happy with our products or service you can lodge a complaint: <ul style="list-style-type: none"> • directly with us at any time via phone, email or mail <i>or</i> • through your dealer or your broker <p>Your dealer or broker must let us know about your complaint within one (1) business day of receiving it.</p>
Product Review	We review our consumer loan product annually or whenever there is any proposed change in our product, regardless of how the change is triggered. For example, consumer demand, market conditions, or a change in law.
Product Changes	Except for fees, any changes to our consumer loan product will only apply to new loans entered into after the date of the change.
Date effective	5 October 2021
Date ceased	To be advised

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