

Fixed Interest Rate	29.99%	24.99%	22.99%
Min. Lend	\$5,000	\$10,000	\$10,000
Max. Lend Excl. Fees	\$25,000	\$35,000	\$40,000
Commission % (Excl. Fees & Insurance)	2% of loan advance	3% of loan advance	4% of loan advance
Brokerage Fee	Up to \$1,595 (maximum 11% of loan size excluding fees and insurance)	Up to \$1,595 (maximum 11% of loan size excluding fees and insurance)	Up to \$1,595 (maximum 11% of loan size excluding fees and insurance)
Term	Up to 5 years dependent on loan size	Up to 7 years dependent on loan size	Up to 7 years dependent on loan size
Early Exit Fees	NONE, ZERO, ZILCH	NONE, ZERO, ZILCH	NONE, ZERO, ZILCH
Risk Fee	\$1,495	\$1,195	\$995
Other Fees	\$25 Monthly Fee \$8 PPSR Fee	\$25 Monthly Fee \$8 PPSR Fee	\$25 Monthly Fee \$8 PPSR Fee
Establishment Fee	Up to \$1,937 (maximum 11% of loan size excluding fees and insurance)	Up to \$1,937 (maximum 11% of loan size excluding fees and insurance)	Up to \$1,937 (maximum 11% of loan size excluding fees and insurance)

Secured Consumer Product Lending Criteria

Minimum Comprehensive Credit Score	No minimum	400	550
Length of Employment	Greater than 1 month	Minimum 6 months with current employer	Minimum 12 months with current employer
Maximum Number of Outstanding Defaults	No maximum pending acceptable reasoning	2	1
LVR	180%	180%	180%
Banking Conduct	No more than 8 dishonours evident across 90 days, maximum of 4 financial dishonours.	No more than 5 dishonours across 90 days and days in negative not to exceed 30	No more than 2 dishonours across 90 days and days in negative not to exceed 15
SACC/MACC Lending	No more than 4 providers over 90 days	No more than 3 providers over 90 days	No more than 2 providers across 90 days
Pay Advance Lending	No more than 3 credits across 2 providers in 90 days	No more than 3 credits across 2 providers in 90 days	No pay advance facilities used within 90 days
Buy Now Pay Later Facilities	No restrictions provided the client shows affordability	No more than 3 active facilities evident in 90 days	No more than 2 active facilities evident in 90 days

*Tier upgrades possible where acceptable reasoning, understanding and evidence of good character has been provided to mitigate criteria - overarching common sense approach to be able to override policy.

**Effective
July 2024**

Tier Upgrade Opportunities (Customer must have one of the following with a maximum of one tier upgrade available)
Home Owner (must be in the applicant's name)
 3+ Years in the same residence
 3+ Years with current employer
 20% Deposit (genuine savings evident)