

personal loans



Rates current as at 01 March 2018

Qantas Points Car Loan¹

With a Qantas Points Car Loan you'll be earning Qantas Points from day one, making your next big trip a reality sooner than you think.

The car loan that takes you further.

- > \$150 establishment fee
- > Earn 1,000 Qantas Points¹ per annum for every \$1000 of your loan balance, credited monthly (*use our calculator at qudosbank.com.au/rewards to find out more*)
- > Qantas Points credited monthly based on your average monthly balance²
- > Competitive fixed interest rate
- > Borrowing up to \$150,000. Min amount \$15,000
- > Available on cars, caravans, boats and motorcycles up to 5 years old
- > Complimentary Qantas Frequent Flyer membership

Fixed rate:

8.59 %
p.a.

Comparison rate[#]:

8.80 %
p.a.

Car Loan.

Searching for a new car, caravan, boat or motorcycle? If your new purchase is less than 5 years old, this could be the loan for you. Take the road to freedom with our low interest rate car loan.

We beat the big 4 banks!

- > \$150 establishment fee
- > \$0 early repayment fees
- > \$0 monthly or account keeping fees
- > \$0 deposit
- > Low variable interest rate
- > Borrowing up to \$150,000. Minimum amount \$10,000
- > A loan period of up to 7 years
- > Weekly, fortnightly, or monthly repayment options

Our rate:

7.09 %
p.a.

Comparison rate[#]:

7.30 %
p.a.

If your dream purchase is more than 5 years old, don't worry! We still have a competitive range of loans to suit your needs. See our personal loan product here in this brochure.

Personal Loan.

Need cash? Need it now? We can help get what you need for things like a holiday, a car, a new computer or to fund renovations around the house.

Get what you want sooner and enjoy:

- > \$150 establishment fee
- > \$0 early repayment fees
- > \$0 monthly or account keeping fees
- > \$0 deposit required
- > A low variable interest rate
- > Borrowing up to \$25,000. Minimum amount \$5,000
- > A loan period of up to 7 years
- > Weekly, fortnightly, or monthly repayment options

Our rate:

11.64 %
p.a.

Comparison rate[#]:

12.69 %
p.a.

Unsecured overdraft.

An Unsecured Personal Overdraft is a line of credit that allows you to control your expenditure while giving you financial flexibility. It's the convenient way of making sure you have enough money in your account at all times.

Apply for an Unsecured Overdraft and enjoy:

- > \$150 establishment fee
- > \$0 early repayment fees
- > \$0 monthly account keeping fees
- > \$0 deposit
- > Easy transfers to and from your linked Qudos Savings Accounts
- > A low variable interest rate
- > Paying Interest only on what you use
- > Access to your overdraft facility 24/7
- > Accessing funds via ATM, EFTFOS or VISA DEBIT purchase
- > Limits from \$500 up to \$20,000*

Our rate:

11.84 %
p.a.

Compare our loans.

	Qantas Points Car Loan	Car Loan	Personal Loan	Unsecured overdraft
Product	Loan for a new car, caravan, boat or motorcycle	Loan for a new car, caravan, boat or motorcycle	Loan for consolidation of credit cards, personal loans, store cards etc.	A line of credit for everyday use
Loan type	Secured	Secured	Unsecured	Unsecured
Establishment fees	\$150	\$150	\$150	\$150
Early repayment fees	✓	\$0	\$0	\$0
Account keeping fees	\$0	\$0	\$0	\$0
Deposit required	\$0	\$0	\$0	\$0
Vehicle age	Up to 5 years old	Up to 5 years old	-	-
Maximum amount	\$150,000 ³	\$150,000 ³	\$25,000	\$20,000
Minimum amount	\$15,000	\$10,000	\$5,000	\$500
Loan term	Up to 7 years	Up to 7 years	Up to 7 years	Ongoing
Rate type	Fixed	Variable	Variable	Variable
Pay loan off early option	✓ (Early repayment fee applies)	✓	✓	✓
Repayment options	Weekly Fortnightly Monthly	Weekly Fortnightly Monthly	Weekly Fortnightly Monthly	Weekly Fortnightly Monthly
Earn Qantas Points	✓	x	x	x

Important Information

Loans are subject to approval. Terms and Conditions, normal lending criteria and fees and charges apply and are available upon request.

*If you would like to request a larger amount, please call us on 1300 747 747.

#WARNING: Comparison rates apply only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees and cost savings such as fee waivers are not included in the comparison rate but may influence the cost of the loan. Our comparison rate assumes a monthly repayment frequency and an unsecured loan of \$10,000 with a term of 3 years, or a secured loan of \$30,000 with a term of 5 years (as applicable).

1. Qantas Points accrue in accordance with and subject to the Qantas Points Banking Rewards Terms And Conditions issued by Qudos Bank available on the Qudos Bank website qudosbank.com.au You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points. A joining fee may apply, however, Qudos Bank has arranged to provide Qantas Frequent Flyer membership with the joining fee waived to Qudos Bank members who are not already a Qantas Frequent Flyer member and who apply at qantas.com/joinffqudos. Membership and the earning and redemption of points are subject to the terms and conditions of the Qantas Frequent Flyer program available online at qantas.com/terms. Qudos Bank recommends that you seek independent tax advice in respect of the tax consequences (including fringe benefits tax, and goods and services tax and income tax) arising from the use of this product or from participating in the Qantas Frequent Flyer program or from using any of the rewards or other available program facilities. This joining fee waiver is offered by Qudos Bank and available to new applicants who are not already Qantas Frequent Flyer members and who apply for membership online at qantas.com/joinqffqudos. This offer is non-transferable and not available in conjunction with any other offer. Qantas Frequent Flyer membership and each application is subject to approval by Qantas.

2. Average Balance means the total of each closing daily balance during the calendar month, less daily credit balance in any linked loan offset account (where applicable) and divided by the number of days in the calendar month. For Qantas Points Car Loan, monthly points are calculated by $(\text{Average Balance}/1000) \times (1000/12)$. For more information, please see our Qantas Points Banking Terms and Conditions.

3. A maximum amount of \$150,000 applies for vehicles up to 3 years old and \$75,000 for vehicles between 3 and 5 years old.

4. Rates are subject to change

To apply or for more information, contact us:

 Call us 1300 747 747

 Visit us online at qudosbank.com.au

 Drop into your nearest branch

1300 747 747 | qudosbank.com.au