

Product details									
Security	Unsecured								
Minimum loan amount	\$4,000								
Maximum loan amount	\$40,000 (including brokerage and establishment fees)								
Minimum loan term	18 months								
Maximum loan term	36 months for loans up to \$7,999 84 months for loans from \$8,000 to \$40,000								
Repayment frequency	Weekly or fortnightly								
Repayment option	Direct debit								
Interest	Fixed interest rate of 16.95%								
Fees and charges	<table border="1"> <tr> <td>Loan Establishment Fee</td> <td>4% of NAF capped at \$395</td> </tr> <tr> <td>Account administration fee</td> <td>\$13 per month</td> </tr> <tr> <td>Early Termination Fee</td> <td>\$175 if paid out in first 6 months of loan term \$120 if paid out in second 6 months of loan term No fees if paid out after 12 months</td> </tr> </table>	Loan Establishment Fee	4% of NAF capped at \$395	Account administration fee	\$13 per month	Early Termination Fee	\$175 if paid out in first 6 months of loan term \$120 if paid out in second 6 months of loan term No fees if paid out after 12 months		
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Available brokerage	<table border="1"> <tr> <td>NAF of \$4,000 to \$4,999</td> <td>– capped at \$350</td> </tr> <tr> <td>NAF of \$5,000 to \$7,999</td> <td>– capped at \$550</td> </tr> <tr> <td>NAF of \$8,000 to \$9,999</td> <td>– capped at \$880</td> </tr> <tr> <td>NAF of \$10,000 to \$40,000</td> <td>– capped at \$990</td> </tr> </table>	NAF of \$4,000 to \$4,999	– capped at \$350	NAF of \$5,000 to \$7,999	– capped at \$550	NAF of \$8,000 to \$9,999	– capped at \$880	NAF of \$10,000 to \$40,000	– capped at \$990
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Processing applications	<p>Innovative state of the art web based system is simple to use and fast. Credit decision in less than 30 seconds.</p> <p>Our process dramatically simplifies and streamlines the documentation and settlements process for brokers and customers. Applications settled within 2 hours of receiving required documentation.</p> <p>Option of having customer physically signing contracts or paperless electronic signing process.</p>								

NOW finance reserves the right to change loan conditions at any time. All applications are subject to several undisclosed approval and lending criteria.

Conditions											
Suitability	<p>All applicants must be:</p> <p>An Australian citizen or permanent resident (No 457 Visa applicants)</p> <p>Over the age of 18 years. First time borrows considered</p> <p>Have no unpaid defaults</p> <ul style="list-style-type: none"> - Paid default older than 2 years considered - Paid default less than 2 years considered if less than \$1500 and relates to a utility/telco bill only <p>Not be bankrupt or have a court judgement</p> <p>Employment: Full time, part time, self-employed or casual (casual tenure must be greater than 6 months)</p> <p>Single borrower only – no joint applications</p>										
Purpose	<p>Broad range of purposes including car purchase, other vehicle purchase, car repairs, auto upgrades, travel, home improvements, household furnishings, educational expenses, debt consolidation, sporting equipment, medical, dental, cosmetic surgery, vehicle deposit funding and mortgage cost funding</p>										
Proof of income	<p>Recent payslip(s) or bank statements showing salary deposit required</p> <p>Self-employed: notice of assessment and latest BAS statement required</p> <p>All other additional income needs to be verifiable. Will consider carer pension, general pension, invalid pension, retired pension, social security pension, family allowance, child support payments, maintenance, casual employment and rental income. NOTE: Pension income can be no more than 50% of total income.</p>										
Identity	<p>Primary ID: drivers licence and Australian passport</p> <p>Secondary ID: Medicare card</p>										
Living expenses guidelines	<table border="0"> <tr> <td>Single: \$1,200</td> <td>Married/Defacto: \$2,353</td> </tr> <tr> <td>Single + 1 Child: \$1,577</td> <td>Married/Defacto 1 Child: \$2,925</td> </tr> <tr> <td>Single + 2 Children: \$ 1,781</td> <td>Married/Defacto 2 Children: \$3,376</td> </tr> <tr> <td>Single + 3 Children: \$ 2,158</td> <td>Married/Defacto 3 Children: \$3,649</td> </tr> <tr> <td>Each additional child: \$384</td> <td>Each additional child: \$311</td> </tr> </table> <p>C/Card: 3%</p> <p>Mortgage: Can be split if 2 people are on the mortgage (must input full mortgage payment into the system)</p> <p>Rent: \$797 minimum (can be split if 2 or more on the lease)</p> <p>Boarding other: \$459 minimum</p> <p>Boarding with Parent: \$163 minimum</p> <p>Note: expenses are regularly updated with movements in the HEM</p>	Single: \$1,200	Married/Defacto: \$2,353	Single + 1 Child: \$1,577	Married/Defacto 1 Child: \$2,925	Single + 2 Children: \$ 1,781	Married/Defacto 2 Children: \$3,376	Single + 3 Children: \$ 2,158	Married/Defacto 3 Children: \$3,649	Each additional child: \$384	Each additional child: \$311
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