

Secured Personal Loan - Product Details

Style	Fixed Repayment (Principal & Interest Amortising)	
Security	Secured	
Security Type	Vehicle / Motorbike / Caravan / Boat (incl. engine & trailer)	
Security Valuation	RedBook good wholesale value for vehicles and motorbikes. For caravans and boats manual valuation by Now Finance.	
Level of Security	Minimum Security Coverage of 33%	
Interest Rate	<u>Loan Security</u>	<u>APR</u>
	33%+	15.95%
	50%+	14.95%
	60%+	13.95%
	70%+	12.95%
	80%+	11.95%
	100%+	10.95%
	120%+	9.95%
Minimum loan amount	\$15,000	
Maximum loan amount	\$50,000	
Minimum loan term	18 months	
Maximum loan term	84 months	
Repayment frequency	Weekly or fortnightly	
Repayment option	Direct debit	
Fees and charges	Loan Establishment Fee Security Registration Fee Account administration fee Early Termination Fee	4% of NAF capped at \$395 \$20 \$13 per month \$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
Available brokerage	Capped at \$990	
Underwriting Policy	No change to current underwriting policy	