

CONSUMER MOTOR – INTRODUCER GUIDE

Effective 17 September 2018

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Interest Rates (excluding commission)*	DRIVE	OPTIONS			
		AA	A	B	C
<100% LTV#	4.69%^				
100-130% LTV#	4.99%^	7.99%	11.99%	15.99%	19.90%
131-150% LTV#	5.79%^				
Rate add-on if vehicle age ≥5 years	–	1.50%	2.00%	3.00%	4.00%
Rate add-on if balloon/residual payment is applicable	0.10%	0.10%	–	–	–

*Cannot exceed 29.90% (inclusive of age of vehicle or balloon rate add-on).

^Rates only available for applications received from 2 July 2018 and settled by 30 September 2018.

Loan Size

If applicant <23 years Maximum	\$35,000	\$30,000	\$25,000
If applicant ≥23 years Maximum	\$100,000	\$75,000	\$50,000
Minimum Loan Size		\$5,000	
Maximum LTV if Loan ≥\$10,000#		150%	
Maximum LTV if Loan <\$10,000#	150%	120%	

#LTV is based on Glass's retail value. For vehicles ≥10 years at settlement, Glass's trade-avg value is used.

Balloons (Loan Term)

	Vehicle age* ≤5 years	Vehicle age* ≤2 years	Vehicle age* ≤5 years	
3 years		50%	30%	
4 years	30%	40%	20%	N/A
5 years		30%	–	

*Max vehicle age at end of loan term with a balloon is 8 years.

Residential Status

Home owner applicants	✓	✓	✓	✓	✓
Non-home owner applicants	–	✓	✓	✓	✓

Loan Terms

2-5 years	✓	✓	✓	✓	✓
6-7 years	✓	✓	–	–	–

Fees

Application fee - Minimum of \$495 to Liberty Financial. Maximum \$1,495 with variable component up to \$1,000 set by Introducer	✓	✓	✓	✓	✓
Discharge admin fee - \$125 plus government charges due upon loan finalisation	✓	✓	✓	✓	✓
Equalisation fee - Based on loan amount before fees	N/A	N/A	7.50%	9%	10%
Monthly service fee	\$7.70	\$10 per month, or \$15 per month for loans <\$10,000			
Predetermination fee - \$245 when loan paid out prior to scheduled maturity date. Break costs may also apply	✓	✓	✓	✓	✓

Security

Vehicles up to 20 years at end of term*	✓	✓	✓	✓	✓
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*Vehicle exclusions apply.

Verification Requirements

• Valid Driver Licence	✓	✓	✓	✓	✓
• Signed Privacy Consent, noting Liberty Financial or Secure Funding	✓	✓	✓	✓	✓
• Last three months transactional bank statements	–	–	✓	✓	✓
• Income Verification*	✓	✓	✓	✓	✓
• Replacement Lend**	✓	✓	–	–	–

*Two most recent payslips (if PAYG) or 2 years most recent personal and business tax returns plus associated notices of assessment (if self-employed).

**18 months on time payments on existing loan and must be at the same or lesser amount.

Repayments

Payments to be made via direct debit. Weekly, Fortnightly and Monthly available.*	✓	✓	✓	✓	✓
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*Weekly - Monthly payment divided by four, Fortnightly - Monthly divided by two.

Living Expenses (per month)

A benchmark monthly minimum living expense (using location and income) will be compared to those declared by the applicant during assessment in order to calculate serviceability.

IMPORTANT NOTICE

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