



**Australian  
Military Bank**



# Personal & Car Loans

Effective February 2020

## Personal & Car Loans

**A Personal or Car Loan from Australian Military Bank gives you the freedom to buy that new car or motorbike, take a much-needed holiday, tackle some home renovations or even refinance.**



At Australian Military Bank, we're all about good value. Our Personal and Car Loans offer competitive rates, tailored to you. We offer a range of benefits and features like the ability to make extra repayments or pay off your loan early without penalty, and the option to make loan repayments straight from your salary.

You can also enjoy peace of mind knowing that should the worst happen, you can cover your loan with our affordable Insurance options.\*

## Car Loans

Available for cars, motorbikes and boats, our loan offers tailored interest rates based on your credit history and has a range of great features.

- 1.** Borrow from \$4,000 - \$80,000
- 2.** Select from 1 – 7 year term
- 3.** Maximum car, motorbike or boat age of less than 5 years
- 4.** Flexibility to make extra repayments and redraw if you require

## Personal Loans

Looking for a great value personal loan for a getaway, home renovation or a way to get on top of your existing debt? Then look no further than our range of Personal Loans.

### Variable Rate Personal Loan

- 1.** Borrow from \$4,000 - \$80,000
- 2.** Select from 1 – 7 year term
- 3.** Flexibility to make extra repayments and redraw if you require

### Fixed Rate Personal Loan

- 1.** Borrow from \$4,000 - \$80,000  
(maximum \$50,000 for Debt Consolidation)
- 2.** Select from 1 – 5 year term
- 3.** Flexibility to make extra repayments without penalty



## Buy the car of your dreams

Whether you're buying your first car or upgrading, a car loan from Australian Military Bank can help.

## Car buying tips

### **Step 1** – Do your research

Buying a vehicle is often one of the biggest purchase decisions you'll ever make (after buying a house), so it's important to take your time and do your research.

### **Step 2** – Plan your budget

Working out your finances is an important step in your car-buying journey. You'll need to consider things like insurance, petrol, regular servicing and registration when doing your budget.

If you're considering taking out a car loan, consider how much you need to borrow and how you'll manage your loan repayment. Most car loans allow you to make repayments on a weekly, fortnightly or monthly basis.

### **Step 3** – Try before you buy

With any car purchase, whether private or through a dealer, we recommend you request a test drive before you buy.

With second hand cars, it's also a good idea to have your mechanic give the car a once over to ensure you're not in for any unexpected surprises.

### **Step 4** – Apply

Visit us online at [australianmilitarybank.com.au](http://australianmilitarybank.com.au) or in branch for more information about our tailored car loan rates, answers to FAQs and link to our online loan application form.

Applying for a car or vehicle loan with us is simple and straightforward.

### **Step 5** – Buy and insure

Don't forget, the minute you sign the contract to purchase, you are responsible for your new vehicle.

We recommend you organise your motor insurance\* before you start driving. To arrange an insurance quote for your new car, visit us at [australianmilitarybank.com.au](http://australianmilitarybank.com.au), in branch or call us on 1300 13 23 28.



## Our rates, tailored to you

Amongst a range of factors including your employment and credit history, your interest rate is also determined by your credit score. Visit us online at [australianmilitarybank.com.au](http://australianmilitarybank.com.au) to find out more.

## What is a credit score?

- ▶ Your credit score is a figure calculated from information in your credit report.
- ▶ This information includes the number of credit enquiries you have made to financial institutions, the number of defaults or court judgements listed and the age of your credit file.

## Why is my credit score so important?

- ▶ In Australia, many creditors and lenders will use your credit score to determine whether you can borrow, how much you can borrow and at what rate.
- ▶ Your credit score is a handy piece of information to have when you're in the market for products such as car and personal loans.

## What do I need to know?

- ▶ Your score is dynamic and can change over time, depending on the nature of the loan and the volume of loans you apply for.
- ▶ Credit scores range between 0 and 1200. The higher your score, the better your credit profile. This means that you will be more likely to be approved by a lender for a loan than someone with a low score. You may also attract a better interest rate.
- ▶ To find out more about the differences between credit scores, visit our website at [australianmilitarybank.com.au](http://australianmilitarybank.com.au)

# 3 EASY WAYS TO APPLY

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1. Apply online at [australianmilitarybank.com.au](http://australianmilitarybank.com.au)
2. Visit your local branch
3. Call us on 1300 13 23 28

## Contact Us

1300 13 23 28

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Australia wide branch network

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Terms, conditions, fees, interest, charges and lending criteria apply and are available at time of application. This is general advice and does not take into account your personal circumstances. Consider the Product Disclosure Statement available in branch or at [australianmilitarybank.com.au](http://australianmilitarybank.com.au). \*Insurance issued by Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance (CGU). In arranging for this insurance, Australian Military Bank acts under its own AFSL and under an agreement with CGU. We will receive a commission from CGU for arranging this insurance, details of which can be found in our Financial Services Guide available at [australianmilitarybank.com.au](http://australianmilitarybank.com.au). Australian Military Bank Ltd ABN 48 087 649 741 AFSL and Australian Credit Licence Number 237 988.