

Interest Rates

Car & Personal Loans, Lines of Credit & Credit Cards

Current as at 6 December 2023

Car and Personal Loans

Product	Rate Type	Establishment Fee	Monthly Fee	Interest Rate (% p.a.)	Comparison Rate (% p.a.)
Low Rate Loan	Fixed	\$195	\$0	7.99	8.37
Low Rate Car Loan Special Offer ¹	Fixed	\$195	\$0	6.49	6.86
Flexi Loan	Fixed	\$195	\$0	12.49	12.78

Visa Credit Card

Product	Rate Type	Annual Fee	Purchase Rate (% p.a.)	Cash Advance Rate (% p.a.)	Balance Transfer Rate (% p.a.)
Low Rate Credit Card	Variable	\$49	11.99	11.99	0% for 12 months ² or 4.99% for 6 months

Lines of Credit

Product	Rate Type	Establishment Fee	Monthly Fee	Interest Rate (% p.a.)
Unsecured Line of Credit (Overdraft)	Variable	\$195	\$0	14.49%

¹ No package benefits or further discounts will apply. Only available when the asset used as security was manufactured within the current or previous 2 calendar years and the loan amount does not exceed 100% of the value of the secured asset.

² Offer only available on balance transfers completed within a month of funding. Offer may be withdrawn at any time.

Terms, conditions, other fees and charges and lending criteria apply to all loans. Full details are available at the time of application or by contacting us. All loans are provided by Beyond Bank Australia Ltd ABN 15 087 651 143 AFSL / Australian Credit Licence 237856. Advertised Interest rates are subject to change without notice.

Comparison rates are for unsecured loans unless otherwise indicated and are based on a loan of \$30,000 with monthly repayments over a term of 5 years. **WARNING:** This comparison rate applies 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.