Personal Loan Features & Benefits Guide $50k Unsecured

No Fee Unsecured Personal Loan - Product Details		
Security	Unsecured	
Minimum loan amount	$5,000	
Maximum loan amount	$50,000 (Exclusive of origination fee)	
Minimum loan term	18 months	
Maximum loan term	36 months for loans up to $7,999 84 months for loans from $8,000	
Repayment frequency	Weekly or fortnightly	
Repayment option	Direct debit	
Interest	Risk based pricing with a fixed interest rate range of 5.95% - 26.95%	
Fees and charges All Loans between $5,000 and $50,000 (exclusive of origination fee) have No Establishment Fee, No Monthly Fee and No Early Termination Fee.	• Loan Establishment Fee • Account Administration Fee • Early Termination Fee	$0 $0 $0
Available origination fee	• 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 $19,999 (capped at $990) • NAF of $20,000 to $39,999 (capped at $1,990) • NAF of $40,000+ (capped at $2,500)	
Processing applications	• Innovative state of the art web based system is simple to use and fast. • Credit decision in less than 30 seconds. • Our process dramatically simplifies and streamlines the documentation and settlements process for brokers and customers. Applications settled within 2 hours of receiving required documentation. • Option of having customer physically signing contracts or paperless electronic signing process.	

Conditions	
Suitability	<u>All applicants must be:</u> • An Australian citizen or permanent resident (No 457 Visa applicants) • Over the age of 18 years. First time borrows considered. • Have no financial or unpaid defaults, or >1 paid telco or utility default • Have never been bankrupt or have a court judgement • Employment: Full time, part time, self-employed or casual (Casual - >6 months with current employer. Will consider >3 months - call BDM) • Single and Joint Loan applications accepted • $5,000 to $40,000 for applicants who are 'boarding with parents', 'boarding other', or 'other accommodation' exclusive of origination fee
Purpose	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
Proof of income	90 days Bank statements showing salary deposits and general living expenses required for all applicants. Self-employed: notice of assessment and latest BAS statement required. All other additional income needs to be verifiable. Will consider carer pension, general pension, invalid pension, family allowance, child support payments, casual employment & 90% of rental income. NOTE: Pension income can be no more than 50% of total income.
Identity	Drivers licence or Australian passport
Living expenses guidelines	Refer to the **Serviceability Calculator** in the Broker Portal (https://nowfinancebrokers.com.au/broker-serviceability-calculator) to calculate personal living expenses. • C/Card: 3.8% • Mortgage payments can be split in certain circumstances • Rent: $672 minimum or income based HEM calculation amount whichever is higher of the 2 (can be split if 2 or more on the lease) • Boarding other: $520 minimum • Boarding with Parent: $190 minimum Note: expenses are regularly updated with movements in the HEM

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