

Personal Loan Features and Benefits Guide \$50k (Secured)



No Fee Secured Personal Loan - Product Details

Style	Fixed Repayment (Principal & Interest Amortising)	
Security	Secured	
Security Type	Vehicle / Motorbike / Caravan / Boat (incl. engine & trailer)	
Security Valuation	Glasses guide 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	Risk based pricing with a fixed interest rate range of 5.95% -21.65% (based on customer profile and value of the car)	
Minimum loan amount	\$15,000	
Maximum loan amount	\$50,000 (Inclusive of brokerage fee)	
Minimum loan term	18 months	
Maximum loan term	84 months	
Repayment frequency	Weekly or fortnightly	
Repayment option	Direct debit	
Fees and charges	<ul style="list-style-type: none"> • Loan Establishment Fee • Security Registration Fee • Account Administration Fee • Early Termination Fee 	<ul style="list-style-type: none"> \$0 \$0 \$0 \$0
All Loans between \$15,000 and \$50,000 inclusive of brokerage fee have No Establishment Fee, No Security Administration Fee, No Monthly Fee and No Early Termination Fee.		
Available origination fee	<ul style="list-style-type: none"> • \$15,000 - \$19,999 (capped at \$990) • \$20,000 - \$39,999 (capped at \$1,990) • NAF of \$40,000+ (capped at \$2,500) 	
Underwriting Policy	No change to current underwriting policy	

NOW Finance reserves the right to change loan conditions at any time. All applications are subject to approval and lending criteria.

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