

PERSONAL LOANS

EASY AND AFFORDABLE

Product Information Brochure

Effective from 1 February 2016



Queensland
COUNTRY
CREDIT UNION

This brochure provides information about our personal loan products and is intended to help you decide on whether to take out a personal loan with Queensland Country and to choose which product best suits your needs.

PERSONAL LOANS

Personal loans can be a fast, easy and an affordable way of financing those things that you have wanted to purchase or have been planning on doing. We offer a selection of personal loan products including secured and unsecured loans as well as a new car loan option. Our personal loans offer fast approval times, flexible payment options, and the ability to pay off your loan as quick as you like without incurring an early payout fee.

Who is eligible for a personal loan?

Our personal loans are only available to Members of Queensland Country. Members must be over the age of 18, must be permanent residents of Australia and currently live in Australia.

Queensland Country
makes getting a
personal loan easy.

UNSECURED PERSONAL LOAN

If you're looking for a quick and easy loan that doesn't require security to be provided, then our unsecured personal loan may be just right for you.

Our unsecured loans are available for amounts usually between \$1,000 and \$20,000. Because we don't take security, the interest rates are higher than our secured personal loan interest rates and we only offer up to a maximum loan term of five years.

WHAT CAN I USE AN UNSECURED PERSONAL LOAN FOR?

Here are some of the main purposes an unsecured personal loan can be used for:

- ✓ fund a well earned holiday or travel plans
- ✓ purchase furniture, white goods, computers, Hi Fi equipment, TV's, and other household goods
- ✓ buy furniture and other household items such as white goods
- ✓ purchase investments such as shares and managed funds
- ✓ purchase a car*
- ✓ buy a boat, caravan or motor cycle*
- ✓ consolidate your personal debts into one manageable loan*

Here is a quick glance at our unsecured personal loan:

Interest Rate Type	Variable*
Loan Establishment Fee	Yes
Monthly Loan Maintenance Fee	Yes
Deposit Required	No
Term of Loan	Min of 1 year up to a max of 5 years
Borrowing Amount	Min of \$1,000 up to a max of \$20,000**^
Ability to Make Additional Repayments	Yes
Repayment Options	Weekly, Fortnightly or Monthly
Early Payout Fees	No
Conditional Pre-approval Option	Yes
Approval Time	Generally 24-48 hours from application

For more information on our personal loan interest rates, please refer to www.qccu.com.au or request a copy of our Loan Interest Rates Schedule from any of our branches.

* Loan amounts over \$10,000 for certain purposes may require security. Refer to the section "What can I use an unsecured personal loan for?" for further information.

^ In special circumstances we may consider loans over \$20,000.

For full details on fees and charges relating to our unsecured personal loan, please view our Fees and Charges brochure.

SECURED PERSONAL LOAN

If you're looking to buy a new or used motor vehicle, like a car, boat, caravan or motorcycle, then our secured personal loan might be just what you're looking for. Our secured personal loan can also be a great option if you want to treat yourself and buy something you've always dreamed of having; or if you simply want to tidy up the finances by consolidating your debt into the one personal loan.

By providing us with an acceptable form of security (most common forms we accept are motor vehicles, boats, motorcycles and caravans), we are able to offer you a lower interest rate and are able to offer a higher borrowing amount than otherwise would be available under an unsecured personal loan option. A Goods Security Agreement is required and fees and charges are payable in association with preparing this document. Please refer to the Fees and Charges brochure for full fee disclosure.

WHAT CAN I USE A SECURED PERSONAL LOAN FOR?

You can use our secured personal loan for just about anything and here are some of the main purposes we accept:

- ✓ purchase a car
- ✓ buy a boat, caravan or motorcycle
- ✓ fund a well earned holiday or travel plans
- ✓ purchase furniture, white goods, computers, Hi Fi equipment, TV's, and other household goods
- ✓ buy furniture and other household items such as white goods
- ✓ purchase investments such as shares and managed funds
- ✓ consolidate your personal debts into one manageable loan

Here is a quick glance at our secured personal loan:

Interest Rate Type	Variable [#]
Loan Establishment Fee	Yes
Monthly Loan Maintenance Fee	Yes
Goods Security Agreement - Document Fee	Yes
Deposit Required	No
Term of Loan	Min of 1 year up to a max of 7 years**
Borrowing Amount	Min of \$1,000 up to a max of \$50,000 [^]
Ability to Make Additional Repayments	Yes
Repayment Options	Weekly, Fortnightly or Monthly
Early Payout Fees	No
Conditional Pre-approval Option	Yes
Approval Time	Generally 24-48 hours from application

HOW DO I APPLY FOR A PERSONAL LOAN?

There are several ways in which you can apply:

- ✓ in person at any of our branches
- ✓ apply online through our website

[#] For more information on our personal loan interest rates, please refer to www.qccu.com.au or request a copy of our Loan Interest Rates Schedule from any of our branches.

[^] In special circumstances we may consider loans over \$50,000.
^{**} Loan amounts \$50,000 and over are only eligible for loan terms over 5 years.

For full details on fees and charges relating to our secured personal loan, please view our Fees and Charges brochure.

NEW CAR LOAN

Our new car loan allows you to purchase any new, demonstration or used car up to 3 years old* either privately or through a dealership. You can borrow up to 100% of the vehicle's value plus insurance and on road costs.

Our new car loan offers a lower variable interest rate than our secured and unsecured personal loans, flexible loan terms and a variety of repayment options. Best of all you can make additional repayments and pay off your car loan sooner with no early repayment fees.

As we use the motor vehicle you are purchasing as security for the loan, a Goods Security Agreement is required and fees and charges are payable in association with preparing this document. Please refer to the Fees and Charges brochure for full disclosure.

HOW DO I APPLY FOR A NEW CAR LOAN?

There are several ways in which you can apply:

- ✓ in person at any of our branches
- ✓ apply online through our website

CAN I GET PRE-APPROVAL FOR A PERSONAL LOAN OR NEW CAR LOAN?

Yes, we do provide conditional pre-approval for personal loans (including new car loans). Pre-approval allows you to know what the repayments will be and how much you can afford to spend which may give you more bargaining power on the shop floor.

Here is a quick glance at our new car loan:

Interest Rate Type	Variable [#]
Loan Establishment Fee	Yes
Monthly Loan Maintenance Fee	Yes
Goods Security Agreement - Document Fee	Yes
Deposit Required	No
Term of Loan	Min of 1 year up to a max of 7 years**
Borrowing Amount	Min of \$1000 up to a max of \$50,000 [^]
Ability to Make Additional Repayments	Yes
Repayment Options	Weekly, Fortnightly or Monthly
Early Repayment Fees	No
Conditional Pre-approval Option	Yes
Approval time	Generally 24-48 hours from application

You will still need to satisfy the conditions provided in the pre-approval which include verifying the information you provided to us as part of the pre-approval process.

* Age of the car will be determined by the build date

For more information on our car loan interest rates, please refer to www.qccu.com.au or request a copy of our Loan Interest Rates Schedule from any of our branches.

[^] In special circumstances we may consider loans over \$50,000.

** Loan amounts \$50,000 and over are only eligible for loan terms over 5 years.

For full details on fees and charges relating to our secured personal loan, please view our Fees and Charges brochure.

OTHER INFORMATION

TIPS WHEN PURCHASING A CAR

Buying a car is a big decision, so it's important to make sure you take the time to find the right car for you, it is in good condition and within your budget.

There are a few simple things to remember and steps to take, that will make the experience easier.

BEFORE YOU START LOOKING...

- **Set your budget** - don't forget to factor in ongoing costs like registration, insurance, maintenance and running costs like petrol and oil.
- **Do your research** – spend time online and in the newspaper to get an idea of the current market price. Be wary of anything that's priced well below market value.
- **Find the right car** – look at different makes, models and body types to find one that suits you.

WHEN YOU FIND A CAR...

- **Contact the seller** and ask lots of questions, even before you see the car
- **Check out the car thoroughly** in daylight hours, and if possible get a third party or mechanic to identify any defects or mechanical problems
- **Test-drive the car** on different road surfaces and at different speeds to get a feel for it. Test all of the functions of the car, including brakes, handbrake, steering, engine, gears and clutch.
- **Conduct a search of the Personal Property Securities Register (PPSR)** for financial interests on a vehicle using the vehicle's VIN number. By performing a PPSR search, you can check to see if the used car you are purchasing has any money owing on it. You can conduct a search quickly and easily by visiting the REVS website www.revs.com.au

- **Negotiate** – there's often room for bargaining on the price of the vehicle, particularly if there is work required. You could potentially save yourself hundreds of dollars.
- **Once you've settled** on the price, make sure all the paperwork is in order and that you receive the originals of all documentation. Whenever any money changes hands, whether it's the full payment or a deposit, get a receipt and ensure it has the seller's full details.
- **Protect yourself** against scams and fraud. Ensure you never purchase a car unseen, meet the seller in person and don't transfer money using wire services. Research the vehicle and have the vehicle inspected by a third party where possible. Make sure all paperwork is legitimate.
- **Remember: if it looks too good to be true, it probably is.**

INSURANCE*

We offer a range of personal insurance products through our insurance partners who can provide cover for the following:

- Health Insurance
- Life Insurance
- Accidental Death Insurance
- Loan Repayment Cover
- Home and Contents General Insurance
- Boat and Caravan Insurance
- Travel Insurance

If you are interested in a no obligation quote, please drop into your nearest branch and see one of our friendly staff or you can call:

Health Insurance Enquiries

Phone 1800 813 415

General Insurance Enquiries

Phone 1800 075 078

If you would like any further information on our loan products, please contact your nearest branch or visit our website www.qccu.com.au

HOW TO CONTACT US

If you have any questions or need more information please contact us:

Branch Visit our website for a listing of all our branches.

Post PO Box 679, Aitkenvale Qld 4814

Phone 1800 075 078

Website www.qccu.com.au

Email info@qccu.com.au

BSB 704 640



Queensland Country Credit Union

CONDITIONS OF USE

Loan applications are subject to Queensland Country's normal eligibility criteria and approval. Fees and Charges are payable. Full terms and conditions will be included in the loan offer.

*Health Insurance product is provided by Queensland Country Health Fund Ltd ABN 18 085 048 237. In respect to the other insurance products referred to in this document Queensland Country Credit Union Limited acts under an agreement with the insurer and product issuer, CGU Insurance Limited ABN 27 004 478 371 (CGU), an IAG Company. A Product Disclosure Statement (PDS) may be obtained by calling 1800 075 078 or visiting any Queensland Country Credit Union branch.

Read with

This document is to be read in conjunction with: Fees and Charges brochure, Credit Guide, Loans Interest Rate Schedule.

The information in this document does not take into account your objectives, financial situation or needs. Before acting on this information you should consider whether it is right for you and seek your own advice.

Queensland Country Credit Union Limited ABN 77 087 651 027

AFSL/Australian Credit Licence 244 533

CGU Insurance Limited ABN 27 004 478 371

QCD 0033 - V5.0 - 0216