



# PERSONAL LOANS

PRODUCT INFORMATION BROCHURE  
Effective from 1st August 2018



**Queensland  
COUNTRY  
CREDIT UNION**

# PERSONAL LOANS CAN BE A FAST, EASY AND AFFORDABLE WAY OF FINANCING THOSE THINGS THAT YOU'VE ALWAYS WANTED OR HAVE BEEN PLANNING ON DOING.

## Why choose us for your personal loan?

- ✓ Choose from a range of secured and unsecured loan options, including options specifically for buying a new car or renovating your home
- ✓ Fast approval times
- ✓ Flexible payment options
- ✓ Pay your loan off as quickly as you like - no early payout fees



## Apply for a personal loan

In branch – visit our website for your nearest branch location.

Online – visit [qccu.com.au](http://qccu.com.au)

Call us on 1800 075 078

## Who is eligible for a personal loan?

Our personal loans are only available to Members of the Credit Union. Members must be at least 18 years of age; permanent residents of Australia; and currently live in Australia.

If you're not a Member yet, you will need to open a Membership as part of your application.

## Insurance

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

- Health insurance\*
- 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.

Alternatively, feel free to call us.

For Health insurance enquiries, call 1800 813 415.

For General insurance enquiries, call 1800 075 078.

\* Private health insurance is provided by Queensland Country Health Fund Ltd ABN 18 085 048 237, a registered private health insurer and related body corporate of Queensland Country Credit Union Limited.

^ We act as agent for the product issuer, Insurance Australia Limited ABN 11 000 016 722 trading as CGU Insurance for general insurance products. While we can arrange insurance cover for you, your insurance contract is with the insurer and not with Queensland Country Credit Union Limited. A Product Disclosure Statement may be obtained by calling 1800 075 078, 1800 753 377 or visiting any Credit Union branch.

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 the Credit Union and to choose which product best suits your needs.

## 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. You can even get conditional approval, to know how much you can borrow, which may give you more bargaining power.

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.



## WHAT YOU PAY:

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Loan establishment fee  
Monthly loan maintenance fee  
Goods Security Agreement fee

## FEATURES AND BENEFITS:

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- Variable rate loan<sup>#</sup>
- No deposit required
- Loan terms up to 7 years
- Borrow up to \$75,000
- Make extra repayments with no fees for paying out the loan early
- Conditional pre-approval available

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

<sup>#</sup> For more information on our car loan interest rates, please refer to [qccu.com.au](http://qccu.com.au) or [queenslanders.com.au](http://queenslanders.com.au) or request a copy of our Loan Interest Rates Schedule from any of our branches.

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

## RENO LOAN

Our Reno Loan is an easy and cost-effective way to finance improvements to your home, such as adding a deck, putting in a pool, giving the kitchen or bathroom a makeover, or building a shed.

A Reno Loan can provide you with up to \$50,000 for those smaller home improvements projects without the need to extend your home loan.



## WHAT YOU PAY:

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Loan establishment fee

Monthly loan maintenance fee

## FEATURES AND BENEFITS:

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- Low interest rate<sup>#</sup>
- No need to extend your home loan
- No deposit required
- No security required\*
- Loan terms up to 5 years
- Borrow from \$3,000 up to \$50,000
- Make extra repayments with no fees for paying out the loan early

## EXCLUDED ITEMS THAT CANNOT BE PURCHASED USING THE RENO LOAN INCLUDE:

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- Whitegoods and electrical goods that are not hardwired appliances including: fridges, entertainment systems, washing machine, TV's and microwave ovens.
- Household furnishings including: lounges, tables, chairs, beds and rugs.

\* Security is not available on the Reno Loan. If security is deemed a requirement for your application's approval, a Reno loan is not available. We will contact you to discuss alternative loan options.

<sup>#</sup> For more information on our Reno Loan interest rates, please refer to [qccu.com.au](http://qccu.com.au) or [queenslanders.com.au](http://queenslanders.com.au) or request a copy of our Loan Interest Rates Schedule from any of our branches.

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

## UNSECURED PERSONAL LOAN

If you're looking for a 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.

As we don't take security, the interest rates are higher than our secured personal loan interest rates and we only offer a maximum loan term of five years.



## WHAT YOU PAY:

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Loan establishment fee

Monthly loan maintenance fee

## FEATURES AND BENEFITS:

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- Variable rate loan<sup>#</sup>
- No deposit required
- Loan terms up to 5 years
- Borrow up to \$20,000<sup>\*</sup>
- Make extra repayments with no fees for paying out the loan early
- Conditional pre-approval available

## WHAT CAN I USE AN UNSECURED PERSONAL LOAN FOR?

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- Fund a well-earned holiday or travel plans
- Computers, equipment, TVs and other household goods
- Buy furniture and white goods
- Purchase investments such as shares and managed funds
- Consolidate your personal debts into one manageable loan<sup>\*</sup>

<sup>#</sup> For more information on our personal loan interest rates, please refer to [qccu.com.au](http://qccu.com.au) or [queenslanders.com.au](http://queenslanders.com.au) or request a copy of our Loan Interest Rates Schedule from any of our branches.

<sup>\*</sup> 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 used car, boat, caravan or motorcycle, or to make another worthwhile purchase, then our secured personal loan might be just what you're looking for.

By providing us with security over your loan (such as a motor vehicle, boat, motorcycle or caravan), we're able to offer you a lower interest rate and are able to offer a higher borrowing amount than is otherwise available under an unsecured personal loan option.



## WHAT YOU PAY:

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Loan establishment fee  
Monthly loan maintenance fee  
Goods Security Agreement fee

## FEATURES AND BENEFITS:

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- Variable rate loan<sup>#</sup>
- No deposit required
- Loan terms up to 7 years
- Borrow up to \$50,000
- Make extra repayments with no fees for paying out the loan early
- Conditional pre-approval available

## WHAT CAN I USE A SECURED PERSONAL LOAN FOR?

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- 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
- Purchase investments such as shares and managed funds
- Consolidate your personal debts into one manageable loan

<sup>#</sup> For more information on our personal loan interest rates, please refer to [qccu.com.au](http://qccu.com.au) or [queenslanders.com.au](http://queenslanders.com.au) or request a copy of our Loan Interest Rates Schedule from any of our branches.

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

## HOW TO CONTACT US

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

<b>Branch</b>	Visit our website for a listing of all our branches.
<b>Post</b>	PO Box 679, Aitkenvale QLD 4814
<b>Phone</b>	1800 075 078
<b>Website</b>	<a href="http://www.qccu.com.au">www.qccu.com.au</a>
<b>Email</b>	<a href="mailto:info@qccu.com.au">info@qccu.com.au</a>
	Queensland Country Credit Union

### CONDITIONS OF USE

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

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 the Credit Union and to choose which product best suits your needs.

### READ WITH

This document is to be read in conjunction with: Fees and Charges brochure, Credit Guide, Loan 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.