

## **Motor Scout Product Schedule**

Effective 11th Octobe r2021

|                                 | Motor Scout Secured Personal Loan |
|---------------------------------|-----------------------------------|
| Headline Rate <sup>2</sup>      | 4.65% p.a.                        |
| Comparison Rate <sup>1,2</sup>  | 4.99% p.a.                        |
| Minimum Lending Amount          | \$20,000                          |
| Maximum Lending Amount          | \$150,000                         |
| Minimum Loan Term               | 1 Year                            |
| Maximum Loan Term               | 7 Years                           |
| Loan Features                   |                                   |
| Repayment Frequency             | Flexible                          |
| Direct Salary Credit            | ✓                                 |
| Internet Banking                | ✓                                 |
| Redraw                          | ✓                                 |
| Additional Repayments Available | ✓                                 |
| Fees                            |                                   |
| Establishment                   | \$250                             |
| Security Variation              | \$50                              |
| Changes to Loan Contract        | \$150                             |
| Direct Debit Dishonour Fee      | \$15                              |
| Monthly Fee                     | \$8                               |

Credit eligibility criteria, terms and conditions, fees and charges apply

Product/s available for Motor Scout customers only.

Southern Cross Credit Union Ltd. ABN 82 087 650 682 AFSL & Australian Credit Licence 241000. **WARNING:** This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. ¹The comparison rate is based on a secured \$30,000 loan repayable over 5 years. ² Rates subject to