

PRODUCT DETAILS

| Item | Description | |
|--------------------------|---|---|
| Minimum age of applicant | 18 years | |
| Minimum loan amount | \$3,000 | |
| Maximum loan amount | No maximum ¹ | |
| Minimum loan term | 2 years | |
| Maximum loan term | 7 years ² | |
| Interest type | Fixed Interest Rates | |
| Additional repayment | Yes, at any time ³ | |
| Repayment frequency | Weekly, fortnightly or monthly | |
| Repayment options | Direct Debit, Australia Post, EFTPOS, BPAY, Cheque (in branch or by mail) ⁴ | |
| Security | Goods Mortgage over: Motor vehicle, motor cycle, caravan, boat, registered mobile home, licence and plate (SA only). Asset must be registered in the applicant's name. Security may be required in some instances | |
| Fees and charges | Establishment Fee | \$ 250 |
| | Early Termination Fee | \$ 150 if paid out in 1st half of loan term \$ 75 if paid out in 2nd half of loan term No fees if paid out in the final 6 months of the loan term |
| | Loan Service Fee | \$ 10 per month |
| Product exclusions | GE Money Personal Loan will not be provided for the purpose of: <ul style="list-style-type: none"> • Immoral illegal intentions or for speculative or gambling activities • Timeshare operations of any time • Home loan deposit loans • Bridging finance | |

¹ Subject to approval and lending criteria

² Subject to loan amount and risk assessment

³ If you pay off your loan early, an early termination fee may apply

⁴ Payment at Australia Post or via BPAY will incur a payment handling fee

Conditions

| Item | Description |
|-----------------------|--|
| 1. Employment | <p>Full time employed permanent part-time or greater than 12 months casually employed. (Must not be on probation). For the following professions listed, we will consider continuous tenure in the industry when assessing the application:</p> <ul style="list-style-type: none"> • Labourers working in the building industry • Skilled tradesmen • Military personnel • Police force • Professionals including teachers, doctors, nurses • Self-employed with 2 years' tax returns as lodged with the ATO |
| 2. Proof of income | <ul style="list-style-type: none"> • Two payslips within the last 30 days or where monthly pay occurs within the last 2 months • Self-employed: 2 years' financials as prepared by registered accountant • 80% of Rental Income (Lease Agreement required) <p>Can include income from all verifiable sources, excluding:</p> <ul style="list-style-type: none"> • Maternity Allowance • Child Care Benefits • Bereavement • Newstart Allowance • Austudy / ABSTUDY Allowance (Youth Allowance if under 25) • Sickness Allowance • Telephone Allowance • Non declared income |
| 3. Verification | Acceptable Identification documents which confirm Name, Residency and Date of Birth. |
| 4. Proof of Residency | Home Buyer: Mortgage Statement. Renter: Rental Receipt or Lease Agreement. Boarder or Parents: 2 recent utility accounts or mail showing current address |
| 5. Capacity | <p>Must pass standard capacity analysis test. All liabilities to be included.</p> <p>Total net income Less Estimated Living Expenses Less Mortgage or Rent Less All Liabilities Less Estimated GE Payment Positive Surplus > or = to \$1</p> |
| 6. Credit Exclusions | No defaults |
| 7. Eligibility | <p>Acceptable Applicants</p> <ul style="list-style-type: none"> • Citizens or permanent Australian residents, permanent NZ residents • Must be over the age of 18 years • Must satisfy all requirements below <p>Ineligible Applicants</p> <ul style="list-style-type: none"> • Unemployed • People who do not have the capacity to understand their obligations under the loan agreement • Any person convicted of a criminal offence that has not completed his/her sentence • People with unreliable income • Trusts and companies |

GE Money Reserves the right to verify all details submitted in credit applications including, if necessary, by contacting the borrower, their employer, other suppliers and other parties relevant to the application. Credit provided by GE Personal Finance Pty Ltd ABN 54 008 443 810 trading as GE Money. Australian Credit Licence number 392163.