

Personal Loan & Debt Consolidation Loan Comparison Rate Schedule

The comparison rates below have been calculated based on a range of loan terms and amounts, and apply to both Unsecured and Secured Loans.

APR: Annual Percentage Rate

Loan Amount	Loan Term	Average APR Less 2%		Average APR Less 1%		Average APR		Average APR Plus 1%		Average APR Plus 2%	
		APR	Comparison Rate	APR	Comparison Rate	APR	Comparison Rate	APR	Comparison Rate	APR	Comparison Rate
\$50,000	7 years	14%	14.53%	15%	15.53%	16%	16.52%	17%	17.52%	18%	18.52%
\$30,000	5 years	14%	15.01%	15%	16.01%	16%	17.00%	17%	18.00%	18%	19.00%
\$25,000	5 years	16%	17.20%	17%	18.20%	18%	19.19%	19%	20.19%	20%	21.19%
\$20,000	4 years	16%	17.65%	17%	18.65%	18%	19.65%	19%	20.64%	20%	21.64%
\$15,000	4 years	16%	18.20%	17%	19.19%	18%	20.19%	19%	21.18%	20%	22.18%
\$10,000	3 years	19%	22.74%	20%	23.73%	21%	24.73%	22%	25.73%	23%	26.72%
\$5,000	2 years	22%	31.08%	23%	32.09%	24%	33.09%	25%	34.09%	26%	35.09%

Warning: These comparison rates apply only to the examples given. Different amounts and terms will result in different comparison rates.

Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

For further information, call 1300 555 202 or visit gemoney.com.au