

## PRODUCT DETAILS

Item	Description						
Minimum age of applicant	18 years						
Minimum loan amount	\$4,000						
Maximum loan amount	No maximum <sup>1</sup>						
Minimum loan term	2 years						
Maximum loan term	7 years <sup>2</sup>						
Interest type	Fixed rates for the life of the loan - Refer to PLRC on 1300 883 712						
Additional repayment	Yes, at any time <sup>3</sup>						
Repayment frequency	Weekly, fortnightly or monthly						
Repayment options	Direct Debit, Australia Post, EFTPOS, BPAY, Cheque (in branch or by mail) <sup>4</sup>						
Security	Goods Mortgage over: Motor vehicle, motor cycle, caravan, boat, registered mobile home, taxi licence and plate (SA only). Asset must be registered in the applicant's name. Security may be required in some instances						
Fees and charges	<table> <tr> <td>Establishment Fee</td> <td>\$ 250</td> </tr> <tr> <td>Early Termination Fee</td> <td>\$ 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</td> </tr> <tr> <td>Loan Service Fee</td> <td>\$ 10 per month</td> </tr> </table>	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
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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"> <li>• Immoral illegal intentions or for speculative or gambling activities</li> <li>• Timeshare operations of any type</li> <li>• Home loan deposit loans</li> <li>• Bridging finance</li> </ul>						

<sup>1</sup> Subject to approval and lending criteria

<sup>2</sup> Subject to loan amount and risk assessment

<sup>3</sup> If you pay off your loan early, an early termination fee may apply

<sup>4</sup> 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).</p> <p>For the following professions listed, we will consider continuous tenure in the industry when assessing the application:</p> <ul style="list-style-type: none"> <li>• Labourers working in the building industry</li> <li>• Skilled tradesmen</li> <li>• Military personnel</li> <li>• Police force</li> <li>• Professionals including teachers, doctors, nurses</li> <li>• Self-employed with 2 years' tax returns as lodged with the ATO</li> </ul>
2. Proof of Income	<ul style="list-style-type: none"> <li>• Two payslips within the last 30 days or where monthly pay occurs within the last 2 months</li> <li>• Self-employed: 2 years' financials as prepared by registered accountant</li> <li>• 80% of Rental Income (Lease Agreement required)</li> </ul> <p>Can include income from all verifiable sources, excluding:</p> <ul style="list-style-type: none"> <li>• Maternity Allowance</li> <li>• Child Care Benefits</li> <li>• Bereavement</li> <li>• Newstart allowance</li> <li>• Austudy / ABSTUDY Allowance (Youth Allowance if under 25 )</li> <li>• Sickness Allowance</li> <li>• Telephone Allowance</li> <li>• Non declared income</li> </ul>
3. Verification	Acceptable Identification documents which confirm Name, Residency and DOB.
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 &gt; or = to \$1</p>
6. Credit Exclusions	No defaults
7. Eligibility	<p><b>Acceptable Applicants</b></p> <ul style="list-style-type: none"> <li>• Citizens or permanent Australian residents, permanent NZ residents</li> <li>• Must be over the age of 18 years</li> <li>• Must satisfy all requirements below</li> </ul> <p><b>Ineligible Applicants</b></p> <ul style="list-style-type: none"> <li>• Unemployed</li> <li>• People who do not have the capacity to understand their obligations under the loan agreement</li> <li>• Any person convicted of a criminal offence that has not completed his/her sentence</li> <li>• People with unreliable income</li> <li>• Trusts and companies</li> </ul>