


Personal Loans



# Personal loan?



Bank of us.

# Well, guess what?

## You've come to the right place.

We do personal loans. And what's even better, there's no bank-speak here. Life's hard enough these days, without having to go back to school just so you can compare loans.

## So what's good about a Bank of us personal loan?



## Let me lay it out for you.

A Bank of us personal loan isn't complicated or tricky.

- Low interest rates.
- You can manage your loan, the way you want to. Think, weekly, fortnightly or monthly payments.†
- Go ahead and pay a lump sum off or a little bit more than your scheduled payments.
- And if you're ahead on your repayments, redraw your money for free.



# We can get you covered

Together with our insurance partner CGU, we can sort you out with your insurance^ too. We can take you through all of this when we get together or visit our website [bankofus.com.au/insurance](http://bankofus.com.au/insurance) to get the low down.

## Our super-simple guide to Bank of us personal loans

	For anything worthwhile (unsecured)	Vehicle Loan+	Secured by Residential Real Estate
Minimum Loan Period	6 months	6 months	1 year
Maximum Loan Period	7 years	7 years	10 years
Flexible Repayments (weekly, fortnightly, monthly)#	Yes	Yes	Yes
Additional Repayments	Yes	Yes	Yes
Early repayments without penalty	Yes	Yes	Yes
Minimum Loan Amount	\$3,000	\$3,000	\$3,000
<b>Maximum Loan</b>			
Unsecured	\$30,000	\$30,000	N/A
Secured	N/A	Up to \$80,000	Up to \$100,000
Monthly Service Fee	No	No	No
Redraw Available	Yes	Yes	Yes

### Pssst...

Are you in the market for a new car, planning an overseas trip or thinking about getting hitched and need a few dollars for that once in a lifetime ring? Well, if it's a worthwhile cause we can help. Get in touch and we'll tell you how.

Check out your accounts with Internet Banking



**24 HOURS A DAY**  
**7 DAYS A WEEK**  
**365 DAYS A YEAR**

# Talk to us!

Getting in touch is easy. If you ring us, you'll speak to a real-live person in Tassie. We're all different (you, me and that girl behind you over there) and that means loans are different too. We need to find out more about you, so we can put together a personal loan that fits you like a glove or a one size too small onesie.

## Speaking of catching up...

No need to take time off work to come to see us... Just give us a call or fill in our easy-as online form and we'll get in touch with you.



Want to crunch some numbers to work out how much you can borrow and what your repayments might look like before we chat? Jump online and plug your info into our super handy calculator.

## So many ways to bank with us.



### Up close and personal

Pop into any of our Retail Stores. We'd love to see you. Go to **bankofus.com.au** to find your nearest one.



### Ready, Set, Pay!

Add your Bank of us debit or credit card to your compatible device to start making easy and secure mobile payments today!



### Call us on 1300 306 716

Our Contact Centre is right here in Tasmania and open from **Monday to Friday** during business hours.



### Download us

Banking on the go has never been easier with our super-smart SmartBanking App.



### Anywhere, anytime

Login to Internet Banking 24 hours a day, 7 days a week.



### Visa Card

Gives you ATM & EFTPOS access and lets you pay online.

**The small, small print:** Bank of us lending criteria, terms and conditions including fees and charges apply. Full details are available on application. #Subject to satisfying the minimum monthly repayment detailed in the loan contract. \*In offering general insurance products, Bank of us acts under its own Financial Services Licence and under an agreement with CGU. CGU insurance products are underwritten by Insurance Australia Limited ABN 11 000 016 722 AFS Licence No. 227681. This information is current at the time of printing and is subject to change without notice. Bank of us is a trading name of B&E Ltd ABN 32 087 652 088 AFSL & Australian Credit Licence 236870.