

# Car and Personal Loans

MAKE A SMART CHOICE



**Northern Inland**  
CREDIT UNION

# Loans to suit your lifestyle

*\*Loan interest rates vary depending on the type of loan and security offered. For a copy of our Interest Rates please contact us on 02 67635111, visit one of our branches or [www.nicu.com.au](http://www.nicu.com.au). Credit criteria and fees and charges apply. Terms and Conditions are available on application*

## Car and Personal Loans

A Northern Inland Smart Personal Loan is a smart and convenient way to get the things you want or to pay for the things you need. With fast approval, flexible repayment options and redraw facilities you can use a Northern Inland Smart Personal Loan for almost anything, including:

- buying a car or boat
- consolidating debts into one regular repayment
- home renovations or household goods
- a holiday or an investment
- education
- a dream wedding

## Secured by vehicle 0-5 yrs or Term Deposit

Using your vehicle (up to 5yrs old) or a term deposit as security, you benefit from Northern Inland's lowest personal loan rate. You have the option of a fixed or variable rate loan to buy what you want - car, home renovations or go on your dream holiday.

## Secured by vehicle 6-10 yrs

This all purpose loan allows you to borrow for whatever you like, using your 6-10 year old car as security. A competitive interest rate with the choice of a fixed or variable rate option.

## Unsecured

Our all purpose unsecured loan helps you to achieve your personal goals faster and easier. Fixed or variable interest rate options mean you'll achieve your dreams sooner.

# Features for your Smart Personal Loan

Key Features	Secured by vehicle 0-5yrs/Term Deposit	Secured by vehicle 6-10 yrs	Unsecured
Interest Rate* (Fixed/Variable)	Variable or Fixed	Variable or Fixed	Variable or Fixed
Minimum loan amount	\$5000	\$5000	\$5000
Maximum loan amount	\$100,000	\$100,000	\$25,000
Loan term	1-7 Yrs (variable) 1-3 Yrs (fixed)	1-5 Yrs (variable) 1-3 Yrs (fixed)	1-5 Years
Loan security	Vehicle 0-5yrs old or Term Deposit	Vehicle 6-10yrs old	Not required
Pre approval available	✓	✓	✓
No early payout penalties (variable rate loans)	✓	✓	✓
Additional repayments (variable rate loans)	✓	✓	✓
Early repayment costs (fixed rate loans)	✓	✓	✓
Flexible weekly, fortnightly, monthly repayment options	✓	✓	✓
Repayment options	Direct deposit; Payroll split; Periodical payment from your savings account.	Direct deposit; Payroll split; Periodical payment from your savings account.	Direct deposit; Payroll split; Periodical payment from your savings account.
Free redraw facility (variable rate loans)	Yes, providing payments are in advance over \$200, min. redraw \$200	Yes, providing payments are in advance over 200, min. redraw \$200	Yes, providing payments are in advance over \$200, min. redraw \$200



# What do I need to bring to a loan interview?

## Member Loyalty

Your membership and loyalty is rewarded with savings at Northern Inland. The higher your balance (deposits and loans), the less fees you pay. Most Members can avoid paying any fees at all.

*Full details on fees and rebatable transactions are outlined in the Product Fact Sheet (PFS) for Fees & Charges/ Member Loyalty Program, available at [www.nicu.com.au](http://www.nicu.com.au) or from any branch.*

## What do I need to bring to a loan interview?

### Proof of income and expenses

- Rent receipt OR
- Rates notice
- Payslips (at least three of your most recent payslips) OR
- Letter from employer (stating what you are employed as, how many years service, hours and regular earnings)
- Statements of any other income (eg: Centrelink letter)
- Up-to-date statement of other loans and/or credit cards with other financial institutions.

*Please note we require six months worth of home loan and personal loan statements, three months of savings account statements, and one month of credit card statements.*

## Self Employed

### Proof of income and expenses

- Tax return details for the last two years
- Up-to-date figures and projected figures from your Accountant

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## Did you know?

- Having your finance pre-approved may help you negotiate a better deal when you buy a new car
- You can borrow up to 100% of the value of the car
- You can watch your savings grow and your loan diminish via Phone and Online Banking



## Protect your investment

### Insurance Solutions

Northern Inland knows it is impossible for our Members to predict the future. That's why we offer a range of insurance solutions to help keep your most valuable assets protected:

**Loan Insure** - Could help if you were unable to continue to make your loan repayments due to illness, injury, involuntary unemployment or even pay out your loan in the event of your death.

**Motor Insure** - Could help you get back on the road as soon as possible after an accident.

**Caravan Insure** - Could replace or repair your caravan and contents if damaged or stolen.

**Travel Insure** - Travel the world knowing you are protected with 24hr emergency assistance.

### Financial Difficulties

If you are in financial difficulty or having trouble repaying your Northern Inland loan please call our Credit Control Department on 02 6763 5111. Ask for our 'Financial Difficulties' brochure at any branch, or see our website [www.nicu.com.au](http://www.nicu.com.au).

*Northern Inland Credit Union ABN 36 087 650 422 AFSL 235022 arranges this insurance as agent of the insurer Allianz Australia Insurance Limited ("Allianz") ABN 15 000 122 850 AFSL 234708. Allianz is the insurer of the Disability cover (Part 2) and Involuntary Unemployment cover (Part 3) and is only responsible for these covers. Allianz Australia Life Insurance Limited ("Allianz Life") ABN 27 076 033 782 AFSL 296559 is the insurer of the Death cover (Part 1) and is only responsible for this cover. Allianz acts as Allianz Life's agent in offering and administering the Death cover. Allianz acts as Allianz Life's agent in offering and administering the Death cover. Travel cover is issued and managed by AWP Australia Pty Ltd trading as Allianz Global Assistance ABN 52 097 227 177 AFSL 245631. Northern Inland acts as agent for Allianz.*

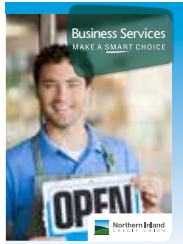
*Before making a decision about your insurance needs, please refer to the Product Disclosure Statement available from your local Northern Inland branch*

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## Did you know?

You can make arrangements to redraw on excess funds above repayments\* in your variable rate loan account via Phone and Online Banking or at any branch. \*min \$200



# Contact us today 02 6763 5111

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[www.nicu.com.au](http://www.nicu.com.au)

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SMART THINKING