

Personal Loan (PL) & Credit Card Rates

Issue Date 11th January 2021

Loan Options	Secured PL [^] ~	Unsecured PL # ~	Value Credit Card #	Clear Credit Card #
Annual Percentage Rate up to 5yr term**	4.95%	8.95%	-	-
Comparison Rate*	5.16%	9.16%	-	-
Annual Percentage Rate & Comparison Rate for Hume Property Package holders*	3.95%	3.95%	-	-
Annual Percentage Rate - continuing credit	-	-	11.95% Purchase 19.95% Cash Adv	14.95% Purchase 19.95% Cash Adv
Min. Loan amount/Limit	\$2,000	\$2,000	\$500	\$500
Max. Loan amount/Limit	N/A	N/A	\$20,000	\$50,000
Online Redraw	✓	✓	N/A	N/A
Additional repayments without penalty or break costs	✓	✓	✓	✓
Revolving Credit Facility	✗	✗	✓	✓
Flexible repayments	✓	✓	✓	✓
ATM, Branch, Internet / Phone Banking, Eftpos & International access	✗	✗	✓	✓
Application fee	\$150	\$150	Nil	Nil
Application fee for Hume Property Package Holders	Nil	Nil	Nil	Nil
Annual Fee	Nil	Nil	Nil	\$60
Spend Hurdle for no annual fee	N/A	N/A	N/A	\$8,000
Interest free days	N/A	N/A	Up to 55 days for purchases	Up to 55 days for purchases

[^]Hume's Secured Personal Loan can be secured by all registered vehicles aged 5 years and under or a term deposit. Vehicles over 5 years old will receive Hume's Unsecured PL Rate.

~ To be eligible for the advertised rate, loans must be approved by 31 March 2021.

When choosing either a personal loan or a credit card, consideration needs to be given to the features of both types of products, including the interest rates, fees and charges and the purpose for which credit is sought.

***WARNING** This comparison rate applies only to the example or examples given and is based on a loan amount of \$30,000 over 5 years. 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.

**Loans exceeding a 5yr term will be subject to a negotiated interest rate and comparison rate.

Terms, conditions, fees, charges and lending criteria apply to all products. Information is subject to change without notice. All rates quoted are for secured loans apart from those marked with "#" and are based on monthly repayments.