



## Personal Loans

Fund any worthwhile purpose with our range of personal loans.

### Unsecured Personal Loans

Take that dream holiday, update your furniture, purchase new technology, renovate and more!

#### Unsecured Personal Loans

Flexible Unsecured Personal Loans starting from as little as \$1,000 up to \$50,000 for any worthwhile purpose.

### I'm looking to consolidate debt

#### Debt Consolidation Loan

Consolidating your loans could save you time, frustration and money. Check your eligibility to combine multiple loans into a single, simplified loan repayment.

### I'm looking to study

#### Student/ Apprentice Loan

Our student/ apprentice loan is designed to help you set yourself up in your new career and get the study materials, tools and equipment you need. You can borrow up to \$2,000 at a discounted interest rate, without application and monthly fees.

### I'm looking to buy a...

If you're looking to buy a vehicle such as a car, caravan, boat, motorcycle, jet ski, horse float or trailer. We have both Unsecured Personal Loans and secured Car Loans available.

#### Unsecured Personal Loan

Our Unsecured Personal Loans can be used for vehicles aged 11 years+. They are also handy if you plan to borrow less than \$10,000 for your vehicle.

#### Secured Loans

If the vehicle you are purchasing is less than 10 years old. You may be eligible for one of our secured Car Loan options. See Macquarie Credit Union Car Loans for more information.

### I'm looking to travel

#### Travel Loans

Our range of unsecured personal loans can be used for both Domestic and International Travel. Headed off on a trip of a lifetime overseas or around Australia in a caravan? Get in touch to discuss your possible budget today!

	Loans for any worthwhile purpose – Travel, Furniture, Technology & more			Study/ Tools & Equipment	Refinance	Vehicle Purchases - Car, Caravan, Boat, Motorcycle, Horse Float, Jet Ski or Trailer		
Features	10/5/50 Personal Loan*	Unsecured Personal Loan Below \$15,000	Unsecured Personal Loan Above \$15,000	Student/ Apprentice Loan	Debt Consolidation Loan	Lifestyle Loan - For Vehicles up to 2 years old	Car Loan – For Vehicles up to 5 years old	Car Loan – For Vehicles up to 10 years old
Type	Unsecured	Unsecured	Unsecured	Unsecured	Unsecured	Secured	Secured	Secured
\$0 Deposit	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Swift Decision Time	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Flexible Repayments	Weekly, fortnightly or monthly	Weekly, fortnightly or monthly	Weekly, fortnightly or monthly	Weekly, fortnightly or monthly	Weekly, fortnightly or monthly	Weekly, fortnightly or monthly	Weekly, fortnightly or monthly	Weekly, fortnightly or monthly
Variable and Lump Sum Repayments	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Free Online Redraw Facility – Minimum Amount \$500	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Early Repayment Without Penalty	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Loan Period	5 Years	Up to 7 Years	Up to 7 Years	2 Years	7 Years	Up to 7 Years	Up to 7 Years	Maximum 7 year term for vehicles under 7 years old. Maximum 5 year term for vehicles 8-10 years old.
Minimum Loan Amount	\$10,000	\$1,000	\$15,000	\$1,000	\$1,000	\$10,000	\$10,000	\$10,000
Maximum Loan Amount	\$10,000	\$15,000	\$50,000	\$2,000	\$50,000	\$80,000	\$80,000	\$80,000

## How do I apply?

### Applying is easy

You can apply for a Macquarie Credit Union Personal or Car Loan on our website, over the phone or personally at our branch. Find us at 165 Brisbane St, Dubbo.

### Apply online

Visit [macquariecu.com.au](http://macquariecu.com.au)

## Contact us

**Phone:** 1300 885 480  
**Email:** [info@macquariecu.com.au](mailto:info@macquariecu.com.au)  
**Fax:** 02 6882 6909  
**Mail:** PO Box 1618, Dubbo NSW 2830



\*Minimum payment of \$50 per week based on a loan of \$10,000 with an annual percentage rate (variable) of 10.99%. Available for new lending only. Comparison rate of 13.40% p.a. is calculated on a loan amount of \$10,000 over a term of 3 years. **Warning:** Comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

Normal lending criteria, terms and conditions, fees and charges apply.