



Car Loans

If you're planning to refinance your vehicle, buy a new or used car, caravan, boat or motorcycle we have a range of Car Loan options to choose from.

I'm looking to refinance

Car Loan Crusher

Roll your current car loan over to Macquarie Credit Union and receive a reduction of up to 2% p.a. off your current car loan interest rate from a different financial institution.

Contact our team to discuss switching over to Macquarie Credit Union today.

I'm buying a new vehicle

Car Loan – For Vehicles up to 2 years old

If you want to purchase a new car, this car loan is for a vehicle up to 2 years of age.

I'm buying a second hand vehicle

Car Loan – For Vehicles up to 5 years old

For a used car purchase or refinance for a vehicle up to 5 years of age.

Car Loan – For Vehicles up to 10 years old

Designed for a used car purchase or refinance for a vehicle up to 10 years of age.

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.

Need time to search for the right new vehicle for you?

Apply for Macquarie Credit Union's 90 day Car Loan conditional approval.

The conditional approval period provides approved applicants with 90 days to complete their car purchase.

	Refinance	New or Used Vehicle Purchases			Unsecured Personal Loans		
Features	Car Loan Crusher	Car 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	10/5/50 Personal Loan	Unsecured Personal Loan Below \$15,000	Unsecured Personal Loan Above \$15,000
Type	Secured	Secured	Secured	Secured	Unsecured	Unsecured	Unsecured
\$0 Deposit	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Swift Decision Time	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
Variable and Lump Sum Repayments	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Free Online Redraw Facility	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Early Repayment Without Penalty	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Loan Period	Up to 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.	5 Years	Up to 7 Years	Up to 7 Years
Minimum Loan Amount	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$1,000	\$15,000
Maximum Loan Amount	\$80,000	\$80,000	\$80,000	\$80,000	\$10,000	\$15,000	\$50,000

How do I apply?

Applying is easy

You can apply for a Macquarie Credit Union Car Loan or Personal 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

Contact us

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



Credit eligibility criteria, terms and conditions, fees and charges apply.