

# Personal Loans Comparison Rates



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<b>CURRENT PERSONAL LOANS</b>		<b>Secured Personal Loan</b>	<b>Unsecured Personal Loan</b>
<b>Annual Percentage Rate</b>		<b>6.99% pa</b>	<b>13.00% pa</b>
<b>Amount</b>	<b>Term</b>		
\$5,000	2 years	15.46% pa	21.43% pa
\$10,000	3 years	10.54% pa	16.49% pa
\$15,000	4 years	9.11% pa	15.07% pa
\$20,000	4 years	8.58% pa	14.55% pa
\$25,000	5 years	8.17% pa	14.14% pa
\$30,000	5 years	7.97% pa	13.95% pa

<b>WITHDRAWN PERSONAL LOANS</b>		<b>Easypay Secured Personal Loan</b>	<b>Easypay Unsecured Personal Loan</b>	<b>Easypay Plus Personal Loan</b>
<b>Annual Percentage Rate</b>		<b>7.95% pa</b>	<b>13.00% pa</b>	<b>7.45%pa</b>
<b>Amount</b>	<b>Term</b>			
\$5,000	2 years	15.52% pa	20.52% pa	7.45%pa
\$10,000	3 years	11.22% pa	16.21% pa	7.45%pa
\$15,000	4 years	9.93% pa	14.93% pa	7.45%pa
\$20,000	4 years	9.44% pa	14.45% pa	7.45%pa
\$25,000	5 years	9.06% pa	14.07% pa	7.45%pa
\$30,000	5 years	8.88% pa	13.90% pa	7.45%pa

**For more information on our loans  
please call 13 25 77**

All rates are effective at the dates listed above and are subject to change without notice. Terms, conditions, fees, charges and lending criteria apply and are available on request or application. To qualify for the Easypay Plus Personal Loan, you must meet the terms and conditions of the Easypay Plus Package. The comparison rate for P&N Bank personal loans is calculated on a loan amount of \$30,000 over a term of 5 years based on monthly repayments. The comparison rates are accurate only for the examples given, when monthly repayments are made. Different amounts and different terms will result in different comparison rates. Other factors, such as redraw fees or early repayment fees, and costs such as fee waivers, are not included in the comparison rate but may influence the final cost of the loan. The information contained in this publication is for general purposes only. It has been prepared without considering any personal objectives, financial situation or needs. We recommend you read the relevant PDS and/or Terms & Conditions when considering a product's appropriateness to your circumstances. Copies of these documents are available at pnbank.com.au or from any P&N Bank location. P&N Bank is a member of an ASIC approved dispute resolution system. For information regarding this, please contact us on 13 25 77.