

Personal Loans

Defcredit can tailor a personal loan to suit your needs for any worthwhile purpose with quick, easy application processes and fast loan decisions.

Benefits

- > Competitive variable interest rates.
- > No ongoing, lump sum or early repayment fees.
- > A low application fee.
- > Easy repayment options.
- > Flexible loan terms from 1 to 7 years.
- > Access additional repayments made, with redraw facility.

Features

- > Interest – Interest is calculated on the daily balance of your loan and debited at the end of each month, to ensure that you gain the maximum benefit from all deposits.
- > Redraw – You can save interest by paying loan instalments in advance of contracted repayments and redraw loan repayments in advance at any one of our branches or by post, giving you flexibility to access funds when required.
- > Loan Repayment Insurance – Optional loan repayment insurance on loans up to \$75,000 for borrowers up to the age of 65 years old is available, which in the event of the untimely death of one or more of the insured borrowers, pays out the loan.
- > Payment Options – You can repay your loan via payroll deduction, automatic transfer, direct deposit/entry and online or telephone banking. Repayments can be made weekly, fortnightly or monthly.

How to Apply

You can apply online at defcredit.com.au, over the phone on 1800 033 139 or by completing a loan application form available at any Defcredit branch.

Conditions

All loans are subject to a credit assessment which includes establishing applicants for loans capacity to repay, and the accessing of their credit report from a Credit Reporting Agency.

Security may be required at the discretion of Defcredit.

Security taken (i.e. motor vehicle) must be insured for the term of the loan and all insurance policies must note Defcredit's interest as mortgagee. Borrowers may be required during the term of the loan to produce documentary evidence (i.e. certificate of currency) to confirm insurance is current.

Defcredit may vary the interest rate applicable to your loan. In all cases you would be advised that this was/had occurred.

Loan terms and conditions, interest rate, and fees and charges are available on request or can be obtained by visiting defcredit.com.au.

Statutory Government charges and legal costs may apply.

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