

## CUSTOMER INTEREST RATE GUIDE

PERSONAL LOANS	
Secured – interest rate between:	9.95% - 25.95% per annum

BRIDGING LOANS (Short Term Property Loans)		
Secured – interest rate between:	9.95% - 19.95% per annum	

For the Personal and Bridging Loan types the interest rate we offer you will be set by reviewing your loan application and assessing your personal profile.

Our assessment of your personal profile includes your:

- Credit history,
- Stability,
- Financial commitments,
- Work status, and
- (if applicable) the security that is offered to secure the loan.

CAR LOANS (For Car Purchase)	
Secured – interest rate between:	9.95% - 24.95% per annum

For the Car Loans the interest rate we offer you will be set by reviewing your loan application and assessing your personal profile (as set out above) and may include an introducer margin.

All of the interest rates that Finance Direct offer for Personal, Car and Bridging Loans are fixed for the term of the Ioan.