

## ABOUT NORTHERN INLAND CREDIT UNION

Northern Inland Credit Union has more than 30 years experience in providing financial services.

We provide a wide and innovative range of banking and financial services to our Members.

As we are locally owned and operated, all decisions are made locally. We employ 60 staff and are a strong supporter of local business.

You can be confident in the performance of Northern Inland. Our prudent lending criteria ensure we focus only on quality borrowers. Our responsible lending practices mean we have not, and will not, lower our credit standards, and consequently, our level of bad debts is one of the lowest in the industry.

## ABOUT CREDIT UNIONS

Credit Unions are financial institutions who provide all banking and finance services. Credit Unions are owned by Members and we pride ourselves on providing good customer service.

Like banks, NICU is regulated by the Australian Prudential Regulation Authority (APRA) and the Australian Securities and Investments Commission (ASIC).

### Northern Inland Credit Union Limited

ABN 36 087 650 422

AFSL 235022

481 Peel Street Tamworth  
142 Bridge Street Tamworth  
252 Conadilly Street Gunnedah  
73 Maitland Street Narrabri  
132 Merton Street Boggabri

**Contact us: 1300 65 65 81**

**[www.nicu.com.au](http://www.nicu.com.au)**

PhoneTeller (24 hour access) 1300 65 64 28

Loan interest rates vary depending on the type of loan and security offered. For a copy of our Comparison Rate Schedule please contact us on 1300 65 65 81, visit one of our branches or [www.nicu.com.au](http://www.nicu.com.au). Fees and Charges apply. Terms and Conditions are available on application.

Effective 15/01/2009



# Northern Inland

C R E D I T U N I O N

## Car Loans

SMART THINKING

# One Smart Car Loan – Two Smart Options

## Did you know

Buying a car is an important financial decision. Many people spend significant time considering the brand and model of the car they are going to purchase but hardly research how they can best finance it. However, it pays to look at your finance arrangements carefully.

Did you know:

- Having your finance pre-approved may help you negotiate a better deal when you buy a new car.
- Borrow up to 100% of the value of the car (conditions apply)
- Northern Inland offers Members a straight forward, inexpensive way to borrow and can finance up to 100% of the purchase price of the car, depending on your financial situation.
- We act as an agent for a major insurer and offer a variety of insurance products.
- Access either Car Loan option via NetTeller, PhoneTeller, or via any branch.
- Access the Transactional Car Loan via an ATM

## Option 1 Smart Car Loan

When you choose the standard Smart Car Loan from Northern Inland you will receive:

- No monthly loan service fee
- A range of interest rates depending on the age of the vehicle
- The option to make additional repayments without penalty
- A redraw facility to access any additional repayments (conditions apply)
- Entitlement to pay out the loan early with no penalties
- Opportunity to make payroll deductions
- Choice of weekly, fortnightly or monthly repayments
- Set up an automatic deduction from your savings account

## Option 2 Transactional Car Loan

If you are confident in managing your money, a transactional car loan from Northern Inland may help you to pay off your loan sooner.

- You can then use the loan as a transactional account making withdrawals and deposits like a normal savings account.
- There are no monthly loan service fees and no penalties for paying the loan out early
- A range of interest rates are offered for vehicles of various ages
- Remember the more money you have in the account, the less interest you pay which could mean the loan is paid off sooner
- It is advisable to deposit your payroll into the account
- Contact us for a Comparison Interest Rate Schedule or view online at [www.nicu.com.au](http://www.nicu.com.au)