

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

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. 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

Personal Loans

SMART THINKING

Achieve what you want sooner



Do you need a holiday, new furniture, or does your home need renovating? Northern Inland has the Personal Loan to suit your individual needs.

Did you know:

- Northern Inland's interest rates are highly competitive. Interest is calculated daily and charged monthly, which saves you interest when you are ahead on your repayments.
- Northern Inland offers Members a straight forward, inexpensive way to borrow.
- Northern Inland offers different repayment options to suit your budget, and we will ensure you are aware of any fees and charges.
- You can apply at a branch or online at www.nicu.com.au – it's that easy.
- We act as an agent for a major insurer and offer a variety of insurance products.

Choose from the following options*

- If you are ahead in your repayments, you can choose to redraw extra money when you need it.#
- You can redraw your money 24 hours a day using telephone or online banking.
- You can increase the frequency of payments at any time and make additional payments without penalty.
- We offer flexible ways to make your repayments – ask us about our telephone and online banking.
- Help get your budget under control. With a Northern Inland Personal Loan you know exactly what your repayments are, with no hidden fees.
- Protect against the unexpected: Insurance cover in the event of death, sickness, accident or unplanned loss of income is available.
- To have all your payments under one roof, we offer competitive insurance for your car or home as well. We charge no extra if you choose monthly premiums.

For eligible loans. Minimum redraw amount applies.

* Conditions apply

What to look for in a Personal Loan

Some of the benefits a Northern Inland Personal Loan can offer you are*:

- ✓ Personal, local and friendly service
- ✓ No monthly loan service fee
- ✓ Competitive interest rate
- ✓ Fast local approval (Generally within 24hrs)
- ✓ No hidden fees
- ✓ Redraw facility*
- ✓ Additional payments without penalty
- ✓ Flexible ways for repayments
- ✓ Telephone and online banking