

APS Benefits Group

Loan Types & Interest Rates

Everyday Loans (unsecured & including Top-Up Loans)

Years Membership	Interest Rate
Less than 10 years	12.90% per annum*
More than 10 years	11.90% per annum*

Special Purpose Loans (secured)

Years Membership	Interest Rate
Less than 10 years	9.90% per annum*
More than 10 years	8.90% per annum*
If you have more than 50% equity in your property	7.90% per annum*

Vehicle/Vessel Loans (secured)

Car Type	Interest Rate
New Vehicle/Vessel	7.90% per annum*
Used Vehicle/Vessel <3 years old	8.90% per annum*
Used Vehicle/Vessel >3 years old	9.90% per annum*

Property Loans

Are you having trouble obtaining finance from your bank? Call us.

We are also MFAA approved Mortgage Brokers.

*Comparison Rate Warning: Nominal & Comparison rates are identical. Top up fees are excluded from the comparison rate. The Everyday Loans interest rate is for an unsecured loan. The Special Purpose and Vehicle/Vessel Loans interest rates are for a secured loan. A complete Comparison Rate Schedule is available from APS Benefits Group or on the APS Benefits Group website at www.apsbenefitsgroup.com.au. All interest rates subject to approval.