



Why an Iden Personal Loan?

- Fast approval
- Fixed interest rates so you know exactly how much you have to pay each month
- Choice of repayment terms
- Personal service from our qualified consumer lending team

It's quick, it's easy and it makes sense. An **Iden Personal Loan** leaves your credit card available for day-to-day purchases and entertainment.

Fast approval.
Easy payments.

How to apply

- Contact your broker or financial adviser
- Call Iden Direct on **1300 799 894**
8.30am to 5.00pm Monday to Friday
- Visit www.iden.com.au/personalloans

All you need is your driver's licence and the answers to a few simple questions concerning:

- The purpose of the loan
- Who you work for
- Your income
- Credit card limits
- House repayments/rent each month
- Other loan payments

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partnering in finance

Credit for Iden Personal Loans is provided by Fundcorp Pty Ltd ABN 80 106 204 862. All applications are subject to normal credit approval criteria. Fees and charges apply. Full terms and conditions, schedules and fees are set out in the relevant loan contracts. Terms and conditions including fees and charges, may be varied or introduced in future. Iden Group Pty Ltd ACN 095 728 877.

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Personal
financing
can make your
dreams reality

Iden Personal Loan





Have you been dreaming about

- taking a holiday?
- purchasing a car or boat?
 - renovating your home?
 - simplifying your debts?

Why wait any longer?

An *Iden Personal Loan* can help you make it happen, turning your dream purchase into easy monthly repayments.

It is the fast way to solve your need for cash - for any worthwhile purpose – from buying a car, taking a holiday, buying furniture, doing home renovations, or just consolidating different debts into one. The list is endless Whatever your personal financing needs may be an *Iden Personal Loan* can help you make all your dreams come true.

Key Benefits

CONVENIENT and FAST APPROVAL

No need to visit a branch – applications can be made online or over the phone. In most cases, same day approval with loan documents delivered immediately on-line.

FIXED INTEREST RATES

When you choose an Iden Personal Loan, you know exactly how much you'll be paying and how long it will take you to pay it off. The interest rate stays the same for the entire loan term, so you're in control.

FLEXIBLE REPAYMENT TERMS

You choose to spread your loan over a period that suits your budget. The longer the loan period the lower your monthly repayments.

Put your credit card away.
Leave your home equity where it is. Iden Group offers a simpler and smarter way to finance.



Frequently asked questions

Q Who is Iden Group?

The Iden Group, is an innovative locally owned and operated non-bank finance company. We offer a range of products and services including No Doc vehicle and equipment leasing, Personal Loans, Residential and Commercial mortgages. We pride ourselves on our customer service and ensuring that your needs are met. Iden currently has offices in Sydney and Melbourne.

Q Who can apply?

We welcome applications from anyone over 18 who is an Australian citizen or permanent resident with a good credit history and employed at least 20 hours a week.

Q What can I use my loan for?

Any reasonable personal expense such as home improvements, household goods, cars, boats, a wedding, travel or debt consolidation.

Q How much can I borrow?

We will lend from \$5,000 to \$75,000 depending on the loan purpose and your repayment capacity.

Q How will I repay?

The monthly repayment will be direct debited from your nominated bank account, which you provide at the time of approval.

Q What if I want to pay it off early?

No problem! We encourage sensible management of your debts. Just call us for a payout figure*.

Q When can I expect payment?

Normally within 24 hours from receipt of fully completed documentation. Credit will be directed to your nominated supplier or to your bank account. In cases of debt consolidation, payment will be sent directly to your existing credit providers.

Q Are there any application fees?

A loan establishment fee will apply. The amount will be clearly stated on your loan agreement and is incorporated into your repayments – you don't need to pay this upfront.

Q Do you need security over my house or other assets?

In some cases we will take charge over the goods we are financing or take a caveat over property. If this is required we will discuss with you during your application. Any security will be shown on your loan contract.

*A payout processing fee applies on early loan discharges. On loans over \$30,000 fixed rate agreement break costs may also apply.