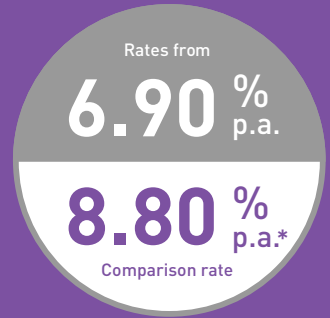


RateSetter green loans

Guide for borrowers

Rate%Setter™

Low rate green loans



Low interest rates



Fund all your green projects
Borrow from \$2,001 up to \$45,000



Terms from 3 years
up to 7 years



No exit fees
No early repayment penalties



Fast online application
Complete in as little as 5 minutes

Low rates to reward your good credit

RateSetter rewards your good credit history with low rates, helping you beat the cost of rising energy prices.

*Comparison rate based on rates available for a 5 year, \$30,000 unsecured green loan for a borrower with a good credit history as at 6 July 2018. * WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees, brokerage or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

Go green with a low rate RateSetter green loan

There's never been a better time to go green and finance energy efficient products. Supported by the Clean Energy Finance Corporation, RateSetter offers low rate finance for energy efficient products, including:

- Air source heat pumps
- Batteries for solar systems
- Hybrid cars and trucks
- LED Lighting
- Power factor correction
- Solar panels
- Solar water heaters
- Variable speed drives

Subject to eligibility criteria. Ask us for more details of approved products.

Here's how we compare

Our personal loan option may be substantially cheaper than alternatives. Here's how we compare for a \$10,000 system repaid over 60 months.

	Rate%Setter™	Credit Card	Mortgage (repaid over 20 year term)
Interest rate	6.90% p.a.	19.75% p.a. on purchases	Redraw on mortgage or offset account (assume 4.00% fixed rate)
Total interest & fees ¹	\$2,745	\$5,020	\$4,543
Monthly repayments ²	\$212	\$250 (average)	\$61
Comparison rate ³	7.94% p.a.	19.75% p.a.	4.00% p.a.
Total cost	\$12,745	\$15,020	\$14,543

Notes:

1) Total interest and fees include all interest accrued over term of finance, upfront and establishment fees and ongoing account fees.

2) RateSetter loan assumes 60 equal monthly repayments consisting of principal and interest. Credit card monthly repayments assumes 60 equal capital repayments over 60 months. Mortgage monthly repayments assumes 240 equal repayments over 240 months.

3) The RateSetter comparison rate is calculated assuming a \$30,000 loan for a term of 5 years, using the rates and fees applicable for a \$10,000 unsecured RateSetter green loan for 5 years for a borrower with excellent credit. Rates and fees as at 3.30pm 6 July 2018. WARNING: The comparison rates apply only to the examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. Analysis is indicative only and RateSetter interest may be higher or lower than indicated depending on movements in RateSetter lending markets.

Finance in four easy steps

Get your personalised rate at RateSetter.com.au/GreenLoans



Estimate

It takes 1 minute and won't impact your credit score



Application

Apply online, it only takes 5 minutes



Approval

Valid for 3 months



Installation

Funds will be transferred directly to the installer

Australia's most loved personal finance



RateSetter is the highest rated personal finance provider on independent review website ProductReview.com.au, earning a rating of 4.9/5 from actual borrowers

Visit RateSetter.com.au/GreenLoans to get your personalised rate in 1 minute or call our green loans team on 02 8488 6975

Rate%Setter™

RateSetter credit criteria and terms and conditions apply. Rates shown are subject to change. RateSetter Australia RE Limited (ABN 571 666 466 35) holds Australian financial services licence number 449176 and Australian credit licence number 449176.