



Product Profile

With a First Option Car Loan, you'll always drive happy.

We can help you to buy a new car or a used car. You can even re-finance your existing car loan from another bank. Best of all, there are no hidden fees or limits on your repayments. We also offer insurance and a free car buying service.

Buying your first car?

If you're aged 18 to 24 years, check out our **Smart Start Car Loan**. It has a lower interest rate and no application fee to help you get on the road sooner.

Upfront Features

-)] Low fixed rate for up to 7 years
-)] Redraw facility available
-)] Free loan pre-approval – purchase your next car with confidence

Ongoing Benefits

-)] Flexible repayment options – Salary deduction, PhoneLink, Internet Banking or Easy App
-)] Make extra repayments at any time without penalty
-)] No penalty for paying out your loan early
-)] No account keeping or monthly fees

Other Services

-)] Quality Motor Vehicle Insurance from QBE – competitive monthly premiums that can be paid directly from your First Option account.
-)] Free Car Buying Service – Car Search is a free service that is available to members of First Option. They will do all the running around for you and help you get the best deal.

Apply for a Car Loan today

Simply apply online at www.firstoption.com.au/apply. To ensure a quick turnaround, be sure to provide all supporting documentation. You may also download the Loan/Overdraft application from the First Option website, or contact our friendly Member Services Team.

Terms and conditions

All loan applications are subject to assessment, including your capacity to repay. All loans are subject to our normal lending terms and conditions. Car Loans may be approved up to a maximum term of 7 years. This loan product is available for cars up to 7 years old. Older cars will be considered on a case by case basis. A Personal Loan Admin Fee applies; payable at funding. Fees and charges may apply. Contact First Option for full details. Statutory Government charges and legal costs may apply.

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