



## Product Profile

With a First Option Personal Loan, you have the freedom to “be money happy”. You can go on a dream holiday, do some home renovations or pay for wedding expenses. Best of all, there are no hidden fees or limits on your loan repayments.

We also offer a **BeGreen** Personal Loan for any environmentally friendly or sustainable product.

### Upfront features

- ✓ Fast approval
- ✓ Choice of fixed or variable rates
- ✓ Redraw facility available

### Ongoing benefits

- ✓ \$0 monthly fees
- ✓ \$0 early payout fee
- ✓ Make extra repayments at any time without penalty
- ✓ Flexible repayment options – Salary deduction, PhoneLink, Internet Banking or Easy App

### Other Services

- ✓ Travel Insurance – Don’t leave home without it. While you’re enjoying your holiday, it’s great to have that peace of mind if something does go wrong.
- ✓ Cash Passport Travel Card - Before heading overseas, lock and load up to 11 currencies. You get 24x7 global assistance, emergency cash access and loads of other benefits.



### Apply for a First Option Personal Loan

Simply apply online or call 1300 855 675. To ensure a quick turnaround, be sure to provide all supporting documentation.

### Terms and conditions

All loans are subject to our normal lending terms and conditions. A Personal Loan Admin Fee applies; payable at funding. Other fees and charges may apply. Contact First Option for full details.

Product Profile: Personal Loans 0818

