



Unsecured Personal Loan

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PHONE 1300 720 697

Apply

Essentials

**For a limited time only, 13.99% p.a. fixed loan
Comparison rates from 14.63% p.a.¹**

- \$0 establishment fee²
- \$10.00 monthly service fee²
- Available in Westpac branches
- Apply for up to \$50,000 with this fixed interest Personal Loan for debt consolidation, a holiday, household purchases, education costs, a wedding or for any combination of purposes
- Fast track your Personal Loan by applying online and agreeing to receive your contracts via email, if approved³
- Apply online or at a Westpac branch and we aim to have a decision to you within 24 hours, or you could receive conditional approval within minutes of applying over the phone
- Make extra repayments when you have additional funds to repay your loan faster.⁴

All applications are subject to the Bank's normal lending criteria. Information current as at 23 January 2012.

Did you know?

Westpac offers a range of repayment options, including Direct Debit which is an easy and convenient way to repay your loan, so why not set one up today?

[Accessing extra funds](#)

- [I need to access extra cash](#)
- [I want to make a purchase](#)

Things you should know

1. Limited time offer available from 23 January 2012 to 16 March 2012. Offer is not available to existing Westpac Personal Loan and Westpac Flexi Loan customers.
2. The comparison rate is based on an unsecured personal loan with a loan amount of \$30,000 and a term of 5 years. 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 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.
3. If you would prefer to receive your contracts in the post (which can take up to 10 business days), please apply via our Personal Lending Centre on 132 651 (8am-8pm, 7 days a week) from anywhere in Australia. Documents sent via post can take 5-10 days.
4. Our unsecured personal loans have a standard term of 1 to 7 years. If you choose a term greater than 2 years, and pay it out in less than 2 years, there is a prepayment fee of \$175. This fee is waived if you take additional finance with Westpac within 2 years of the account opening date of the original loan.



<http://www.westpac.com.au/personal-banking/personal-loans/personal-loans/unsecured-personal-loan/>

This information does not take your circumstances into account. Read the relevant Product Disclosure Statements or other disclosure documents before making a decision. Unless otherwise specified, the products and services described on this website are available only in Australia from Westpac Banking Corporation ABN 33 007 457 141 AFS Licence No. 233714. Conditions and fees apply.

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Features

Fast response

When applying:

- Online - we will aim to give you a decision within 24 hours of receiving your application
- By phone - we can provide you with a conditional approval within minutes and a formal approval once you provide all the necessary information.

Discounts

- If you meet the eligibility criteria, and your loan is approved, you may receive a discount of 0.5% p.a. rate discount on student loans when you have the [Westpac Choice Student package](#) or the [Westpac Choice Youth package](#)
- If your employer is part of our Corporate Connections program, you may be eligible for a \$0 Establishment Fee and 0.75% p.a. off the standard interest rate. Ask about this offer when you call.

Borrowing details

- Apply for between \$4,000 and \$50,000
- Use the loan for debt consolidation, a holiday, household purchases, education costs, a wedding, or for any combination of purposes.

Repayments you can control

- Make extra repayments when you have additional funds to repay your loan faster¹
- Loan terms of 1 to 7 years available¹
- There is one simple monthly repayment so you know exactly how much you need to pay.

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<http://www.westpac.com.au/personal-banking/personal-loans/personal-loans/unsecured-personal-loan/>

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Fees

Fees and charges ¹

Fee	Amount
Establishment fee ²	\$0
Monthly service fee	\$10.00
Prepayment fee ³	\$175

Things you should know

1. Other fees and charges may be payable. Full Terms and Conditions are available on request. These may be varied, or new Terms and Conditions introduced in the future.
2. Limited time offer available from 23 January 2012 to 16 March 2012. Offer is not available to existing Westpac Personal Loan and Westpac Flexi Loan customers.
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Rates

Annual interest rates

Loan	Fixed interest rate	Comparison rate ¹	Example amount	Example years
Unsecured personal loan \$4,000-\$10,000	13.99% p.a.	16.03% p.a.	\$10,000	3
Unsecured personal loan \$10,001-\$50,000	13.99% p.a.	14.63% p.a.	\$30,000	5

Rates are current as at 23 January 2012 and are subject to change.

View [Unsecured personal loan](#) essentials.

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Links

- > <http://www.westpac.com.au/personal-banking/personal-loans/personal-loans/unsecured-personal-loan/unsecured-apply/>
- > Accessing extra funds
<http://www.westpac.com.au/personal-banking/personal-loans/solutions/accessing-extra-funds/>
- > I need to access extra cash
<http://www.westpac.com.au/personal-banking/personal-loans/solutions/accessing-extra-funds/accessing-extra-cash/>
- > I want to make a purchase
<http://www.westpac.com.au/personal-banking/personal-loans/solutions/accessing-extra-funds/how-to-purchase-options/>
- > Unsecured personal loan
<http://www.westpac.com.au/personal-banking/personal-loans/personal-loans/unsecured-personal-loan/>
- > Westpac Choice Student package
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- > Westpac Choice Youth package
<http://www.westpac.com.au/personal-banking/bank-accounts/youth-student-packaged-accounts/youth-package/>



<http://www.westpac.com.au/personal-banking/personal-loans/personal-loans/unsecured-personal-loan/>

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