



<b>Product description</b>	A Gateway Car Loan lets you drive away with a competitive interest rate and no account keeping fees. You'll benefit from a quick loan approval, saving you time and effort in financing your vehicle, and enjoy reduced interest rates on a secured car loan. Did you know that we can also provide you with competitive vehicle insurance, and help you to find your perfect car through access to Auto Search – a specialised car buying service? Now that's a full car service!	
<b>Suitable for</b>	Purchase of a new or used car up to 7 years old	
<b>Loan amount</b>	<ul style="list-style-type: none"> <li>✓ Minimum \$3,000</li> <li>✓ Maximum \$75,000 for new &amp; used cars up to 5 years</li> <li>✓ Maximum \$50,000 for used cars older than 5 years</li> </ul>	
<b>Interest rate details</b>	<ul style="list-style-type: none"> <li>✓ Variable</li> <li>✓ Interest is calculated daily and charged monthly</li> <li>✓ View current rates at <a href="http://www.gatewaycu.com.au/Interest_rates.aspx">www.gatewaycu.com.au/Interest_rates.aspx</a></li> </ul>	
<b>Flexible loan terms</b>	✓ Up to 7 years	
<b>Redraw Facility</b>	✓ Flexibility of unlimited additional payments and fee-free access to these funds when needed (minimum \$250)	
<b>Access options</b>	✓ Convenient access through Online Banking and CUE Call	
<b>Repayment options</b>	<ul style="list-style-type: none"> <li>✓ Principal &amp; Interest (interest only not available)</li> <li>✓ Weekly, Fortnightly or Monthly</li> <li>✓ Pay your loan off faster and save on interest costs with unlimited additional repayments</li> </ul>	
<b>No hidden fees</b>	<ul style="list-style-type: none"> <li>✓ Establishment fee \$149</li> <li>✓ No ongoing monthly fees</li> <li>✓ View our Loan Fees at <a href="http://www.gatewaycu.com.au/loan_fees/">www.gatewaycu.com.au/loan_fees/</a></li> </ul>	

**To learn more about Gateway Car Loans call 1300 302 474 or email [loans@gatewaycu.com.au](mailto:loans@gatewaycu.com.au)**

**Important information:** Applications for finance are subject to Gateway's standard credit assessment criteria. Full terms and conditions are available on application. You should consider if Online Banking or CUE Call is right for you. Gateway Credit Union Ltd ABN 47 087 650 093 AFSL/Australian Credit Licence Number 238293. Insurance is issued by CGU Insurance Limited ABN 27 004 478 371 AFSL 238291. The Vehicle Finder Service is carried out by Auto Search Pty Ltd (ACN 074 044 278). Fees apply to vehicles purchased from Government Auctions and a fee of \$220 is payable for Non Gateway Members. Auto Search is completely independent to Gateway and will not accept liability arising out of the provision of any service by Auto Search. Commissions may apply. Version v4: details current at 1 July 2014.