# Personal Loan Secured

Westpac Fiji





## Our Personal Loan Secured can be used to finance

- Purchase of a motor vehicle.
- Personal Expenses, such as education or holidays.
- Large expenses such as household goods.

## Benefits and features of Personal Loan Secured include:

- Fixed (Motor Vehicle Loans only) and Variable interest rate option apply.
- Repayment term of up to 7 years for brand new motor vehicles/ other assets and up to 3 years for used motor vehicles.
- Attracts a lower interest rate and higher borrowing amount than an unsecured personal loan.
- Select monthly, bi-monthly, fortnightly or weekly repayment.
- Use surplus cash to make extra payments, which could reduce interest paid over the life of the loan.
- Redraw option, debt consolidation, payment of household bills and business use is not permissible.
- Relevant securities apply.

#### Who can apply?

- Individuals who are 18 years of age and above, domiciled in Fiji, and
- Meets the banks underwriting standards for the product.

### Easy application process

Speak to a Personal Banker at your local branch.

#### Fees and Charges



Scan QR to download the Westpac Lending Fees and Charges brochure.

#### **Interest Rates**



Scan QR to download the Westpac Fijis Published Interest Rates.

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