



# Personal loans - Secured and Unsecured



A quick, easy and affordable way of making your next purchase.

**Westpac PNG**

April 2024

# Achieve your goals with our flexible personal loans

## Westpac personal loans can be used to finance:

- Events such as wedding, birthday, anniversaries and funerals
- Expenses, such as education or holidays
- Large purchases, such as motor vehicles or household goods

## Choose a loan structure based on your available security

- Secured loans can be repaid over a period of 5 years and typically allow to borrow a higher amount at a lower interest rate, since your assets are held as security
- Unsecured loans do not require security and can be repaid over 2 years

## Flexible repayment options to suit your cash flows

- Select monthly, fortnightly or weekly repayment frequency
- Use surplus cash to make extra payments, which could reduce interest paid over the life of the loan

## Who can apply?

- An individual 18 years and above, domiciled in PNG; and
- Meets the credit criteria and policy requirements for this product.

## Setting up a Personal Loan account couldn't be easier

Speak to a Personal Banker at your local branch.

### Fees and Charges



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


### Interest



Scan QR to download the Westpac Published Interest Rate.

## We're here to help

Our Customer Care team is ready to assist between the hours of 8am-6pm on business days.

 (675) 322 0888

 PNGCallCentre@westpac.com.au

 [www.westpac.com.pg](http://www.westpac.com.pg)

