

Hassle Free Car Loans ...

Simply Call.



## How do I apply for a Car Loan?

Simply choose the method which best suits you -

### ■ Phone-A-Loan

We'll complete your application for you over the phone. Ring us on 9629 4484 or Toll Free from Country Victoria on 1800 013 042

### ■ Fax-A-Loan

Complete your application form and fax it to us with the relevant documents, any time of the day or night. Our fax number is 03 9629 4130

### ■ Post-A-Loan

Complete a loan application and post it to us at Transcomm - 99 King Street, Melbourne 3000

### ■ Personal Branch Service

Call into our King Street branch for fast, friendly, efficient service.

### Terms and Conditions Fees and Charges

This brochure contains general information about Transcomm's Car Loans. Interest Rates and Terms & Conditions are available on application. Membership and Government charges are applicable.

### We're as close as your phone or visit our Head Office at:

99 King Street, Melbourne VIC 3000  
Phone (03) 9629 4484  
Country Vic 1800 013 042  
Fax (03) 9629 4130

### Hours of Business

8.30am - 4.30pm Monday to Friday

### General Enquiries

[enquire@transcomm.com.au](mailto:enquire@transcomm.com.au)

### Loan Enquiries

[loans.dept@transcomm.com.au](mailto:loans.dept@transcomm.com.au)

### Website

[www.transcomm.com.au](http://www.transcomm.com.au)

Transcomm Credit Co-operative Ltd

ABN 54 087 651 750



Hassle Free Car Loans ...

Call in. Call up. Simply Call.

### Owning your New Car Needn't be Hard Work

Our car loan rates are amongst the best available with repayments to meet your personal needs.

### Get Loan Approval before you Buy and Bargain with Cash

We offer a range of interest rates which vary according to the age of the car you wish to buy and your equity in that car. The maximum loan amount is \$40,000. The car valuation to determine your deposit/equity benefit is based on whichever is the lower - purchase price or Glass's Guide.

### There are Money Saving Benefits with a Transcomm Car Loan

- There are no fees if you pay out your loan early or make additional repayments. And remember, the faster you repay your loan, the less interest you will pay and the more you will save.
- Repayments can be automatically deducted from your savings account or credited directly from your payroll. You will never have to worry about forgetting a payment.

### Need Insurance? We Can Arrange It!

The car is used as security and must be insured for its full replacement value. This insurance can be readily arranged by us at the time of application. Easy pay-by-the-month instalments are available. Our interest as mortgagee must be noted on the insurance policy.

We can assist with your insurance needs. Please speak to us.

### Auto Equity Insurance

We also offer an innovative new product that will protect your valuable investment in the event of a total loss situation. Our staff will be happy to explain the full benefits.

### Our Loans are Simple to Get ... Hassle Free & Convenient

There are no qualifying periods and your loan can generally be approved within 24 hours of receipt of all documentation. The term of your loan and the frequency of repayments can be scheduled to suit your needs. The maximum term on car loans is 5 years, and you choose from weekly, fortnightly or monthly repayments.

