

Fast Personal Loans ...

How do I apply for one of these Loans?

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 Personal 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 - 5pm Monday to Friday

General Enquiries

enquire@transcomm.com.au

Loan Enquiries

loans.dept@transcomm.com.au

Website

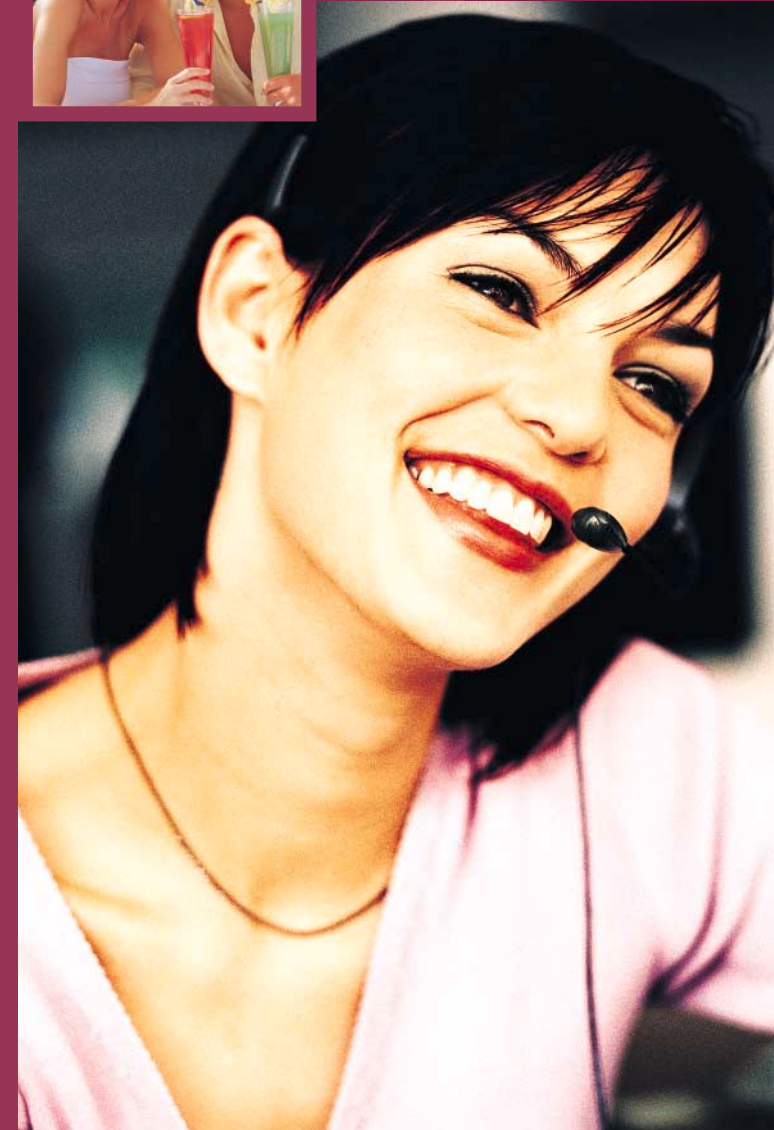
www.transcomm.com.au

Transcomm Credit Co-operative Ltd

ABN 54 087 651 750



Simply Call.





Fast Personal Loans ...

Call in. Call up. Simply Call.

Need extra money at your disposal to make life more enjoyable?

Let us look after you!

There are many things in life we all desire. For you it could be buying that Home Cinema Package, or simply needing funds to provide cash flow when those big bills arrive.

Whatever your reason it's quick and easy to arrange a Transcomm loan with the flexibility to suit your individual requirements.

There are Money Saving Benefits with a Transcomm 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.
- Interest is calculated on the daily balance.
- Repayments can be automatically deducted from your savings account or credited directly from your payroll at no cost. You will not have to worry about forgetting a payment.

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

There are no qualifying periods and your loan can generally be approved within 24 hours. Choose the type of loan and the method of application that suits your needs.

FlexiCredit Account

A FlexiCredit Account offers you a Line-of-Credit which operates like a Credit Card with the option of giving you ready cash via ATMs and EFTPOS terminals, a Personal Cheque Book, or by withdrawing over the counter.

A FlexiCredit Line-of-Credit gives you from \$500 up to \$5,000 to use for whatever you want, whenever you want.

Your Line-of-Credit is a continuing credit arrangement whereby credit is available to the extent of your approved limit. Each repayment becomes immediately available for you to use again and again.

Repayments are fixed depending on the amount of your credit limit.

Each month you will receive a statement detailing all your transactions making it easy for you to keep track of your personal finances with ease. You pay interest only on the funds you actually use.

Personal Loans

Transcomm Personal Loans can be designed to meet your personal requirements with repayments arranged from 1 to 10 years.

You can borrow any amount from \$500 to \$20,000 depending on your personal circumstances and, in some cases, the type of security offered.

Amounts in excess of \$20,000, usually for the purchase of blocks of land or major renovations /extensions, require mortgage security over real estate. These loans can be repaid over 15 years if required.

