

Key Facts about our Personal Loans

Correct as at: 1 July 2025

Description of our Personal Loans		
Product name	Secured Variable Personal Loan	Unsecured Variable Personal Loan
Minimum limit	\$2,000	\$2,000
Maximum limit	\$100,000	\$40,000
Loan Period	Up to 5 years	Up to 5 years
Repayments	Monthly, fortnightly or weekly	Monthly, fortnightly or weekly
Interest charges	Calculated daily, charged monthly	Calculated daily, charged monthly
Establishment fee	\$299	\$299
Variable and lump sum repayments	Yes	Yes
Early repayment without repayments	Yes	Yes
Monthly account keeping fees	No	No
Auto repayments (salary/account)	Yes	Yes
Ability to make additional repayments	Yes	Yes
<p>There may be circumstances in which you have to pay other fees. A full list of current fees applicable to personal loans can be obtained from https://woolworthsteambank.com.au/fees-charges-transaction-limits/.</p> <p>For more information on choosing a personal loan visit the ASIC consumer website at www.moneysmart.gov.au.</p> <p>The terms on which this personal loan is offered can change over time. You can check if any changes have been made by visiting https://woolworthsteambank.com.au/personal-loans/.</p>		