

Please ask your Suncorp Bank consultant to provide you with a summary of your My Car solutions using the table below:

Date	
Consultant	
Branch	
Loan amount	\$
Amount	\$
Rate	
Term	
Monthly repayments	
CCI premium	\$
Death/Death & Disability	
Motor Vehicle Insurance	
Quote No.	
Premium	
CTP Insurer	
Mid term	
Nomination Yes/No	

Information valid at current time of consultation only and is not indicative of an offer or approval.

Call 13 11 75 or visit your local Suncorp Bank branch.

Important Information

1. Driver Protection Cover will commence on the due date of the next renewal. It only applies to vehicles classified as class 1 and 6 under the Queensland Motor Accident Insurance Regulation 2004.
2. Other terms and conditions apply. See our Driver Protection Cover policy for details.
3. Vehicle exclusions apply. A vehicle of the same make and model must be available within Australia. You must be the first registered owner.

Various products and services are provided by different entities of the Suncorp Group. The different entities are not responsible or liable in respect of products or services provided by other entities of the Suncorp Group. Credit provided by Suncorp-Metway Ltd ABN 66 010 831 722. Car loans provided to individuals for personal purposes only. Loan settlement must occur in a Suncorp branch. CTP and Comprehensive Motor Vehicle Insurance issued by Suncorp Metway Insurance Ltd ABN 83 075 695 966. Suncorp Consumer Credit Insurance for Personal Loans (CCI) issued by Suncorp Life and Superannuation Limited ABN 87 073 979 530 AFSL 229880.

This material has been prepared without taking into account a potential investor's objectives, financial situation or needs. Before making a decision based on this material, a potential investor should consider the appropriateness of the advice, having regard to their objectives, financial situation and needs. You should consider obtaining independent advice before making any investment decision.

All products (except CTP) issued to approved applicants only. Terms, conditions, fees and charges are available upon request and apply to all products. Please read the relevant Product Disclosure Statement before making any decision regarding these products.

Ask us for a copy.

Contact us for more information or to arrange an appointment:

 **Call 13 11 75**

www suncorpbank.com.au

 **Visit your local branch**

SUNCORP BANK 

My Car

One-stop finance and insurance for your car



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SUNCORP BANK 

Find out how to make getting into your new car easier

When you've found the perfect car, you want to get behind the wheel as soon as possible. The Suncorp My Car solution can help you do this, with a one-stop vehicle finance and insurance solution. A Suncorp Bank secured car loan can save you time and money with a reduced interest rate* and the convenience of a cost and obligation free conditional loan approval.

Before you get behind the wheel, you also want the peace of mind knowing your new asset is insured. At Suncorp you can organise Comprehensive Motor Vehicle Insurance, Compulsory Third Party Insurance (CTP) and Consumer Credit Insurance all at the same time. The My Car solution can help you to purchase your new car with confidence. Suncorp CTP includes free Driver Protection Cover¹ (DPC) for eligible "at-fault" drivers plus if your new car is comprehensively insured with us and written off within 2 years of its first registration, we'll replace it with a brand new one!³

My Car solution features:		
✓	Pre-approval	Obligation and cost free; valid for 30 days – gives you time to make the best purchase.
✓	Car Loan	Includes: <ul style="list-style-type: none">• a low fixed rate*• quick approval• a low establishment fee; and• flexible payment options.
✓	Consumer Credit	Peace of mind to cover repayments; Insurance if you're injured or ill; pays out loan contract if you die [#] .
✓	Comprehensive Motor Vehicle Insurance	New car replacement if written off within 2 years of first registration ³ ; lifetime guarantee on quality of materials and workmanship for repairs we authorise.
✓	CTP	Suncorp's Competitive premium includes free driver protection cover.

* Compared to Suncorp Bank's unsecured personal loans.

[#] To a maximum of \$60,000.

Know where you stand before you sit behind the wheel

We know how hard it is to drive a bargain with one hand when you've got the other one out asking for finance. When it comes to negotiating the best deal, a Suncorp Bank pre-approved secured car loan may give you the upper hand. A pre-approved loan is obligation free, there is no cost to apply and is valid for up to 30 days, allowing you time to make the right purchase.

Extras like stamp duty and registration can add up and we don't want you to be caught short, so we'll also help you work out the full cost of your new car before you buy.

Suncorp's My Car solution offers you more than great interest rate savings. It helps get you on the road sooner, with the added security of comprehensive cover that's designed to keep you there.

Call **13 11 75** today and speak with a Suncorp Bank specialist about My Car and how it could help you.

Save time and money with a Suncorp Bank Secured Car Loan

- **Lower rates**
Your Suncorp Bank car loan is secured against the car you're buying, so you pay a much lower interest rate, compared to our unsecured loan.
- **Your minimum repayments never change**
The interest rate is fixed for the term of the loan.
- **Pay low fees**
There's a low establishment fee, a low account keeping fee and no penalties for lump sum payments.[^]
- **Flexible repayment options**
Pay weekly, fortnightly or monthly, the choice is yours.
- **Choose your repayment methods**
Pay via internet banking, phone banking, direct debit, BPAY[®] or direct credit transfer from your Suncorp Bank account.
- **Application is easy**
If you apply at a Suncorp Bank branch or over the phone, conditional approval can usually be given by the next working day.

[^] An Early Payout fee applies if you repay your loan within 12 months of settlement and the term of the loan exceeds 12 months.

Protect your loan repayment with Consumer Credit Insurance

The unexpected can happen, but you can control how you prepare for it with Suncorp Consumer Credit Insurance for Personal Loans (CCI) which covers loan repayments if you are unable to work for more than two weeks due to injury or illness. It also pays out your loan contract (to a maximum of \$60,000) if you die. Talk to us about including this in your loan amount when you apply. You should consider obtaining independent advice before making any decision about CCI.

Protect your car with Comprehensive Motor Vehicle Insurance

There are many benefits when you comprehensively insure your motor vehicle with Suncorp, these include:

- new car replacement if your new car is a total write-off within 2 years of its first registration³
- lifetime repair guarantee on the quality of materials and workmanship in repairs we authorise for your car and we won't charge you an excess or reduce your no claim discount/rating for claims that are not your fault*.

*Where we agree the accident was not your fault and you can tell us the registration details, name and address of the person at fault.

Compulsory third party protection – CTP

Know what CTP will cover you for

CTP provides compensation to people injured or killed in a motor vehicle accident because of a driver's negligence.

This cover includes your passengers but does not compensate the driver 'at fault'.

Get FREE Driver Protection Cover with Suncorp CTP insurance

If you renew your CTP with Suncorp, you may be eligible for DPC¹ benefits at no extra cost.

Benefits include:

- up to \$2 million in serious injury benefits for the "at-fault" driver if the motor vehicle is comprehensively insured with Suncorp
- up to \$1,000,000 in serious injury benefits for the 'at fault' driver aged 25 years and older if they are not comprehensively insured with Suncorp²
- quick access to \$5,000 to help with upfront expenses after a serious accident where, following a preliminary assessment, we consider the at fault driver eligible or likely to be eligible for DPC benefits.

Read the Suncorp Compulsory Third Party Driver Protection Cover (DPC) Policy for full terms and conditions at www.suncorpcpt.com.au. DPC applies to class 1 and 6 vehicles.