

Consumer Loan Audi Choice (Guaranteed Future Value)			
	Consumer Loan		Novated Lease
Ideal Customer	Regular income (PAYG Employee), seeking finance for ownership of the vehicle, options to upgrade to the latest model technology and certainty of the vehicles future value	Regular income (PAYG Employee), seeking finance for ownership of the vehicle	Employee wanting to salary package a vehicle including running cost from their pre or post tax salary
Min/max contract term	12-60 months	12-84 months	12-60 months
Payment Frequency	Monthly, Fortnightly or Weekly	Monthly, Fortnightly or Weekly	Monthly, Fortnightly or Weekly As per your (the employee's) payment cycle
Deposit	Optional	Optional	Not applicable
Fixed interest rate	Yes	Yes	Yes
Fixed repayment amounts	Yes	Yes	Yes
No account keeping fees	Yes	Yes	Yes
Guaranteed Future Value	Yes	No	N/A
Residual/balloon	Payment schedule will include a balloon payment	A balloon is optional	Not applicable
Payment options	Direct Debit, BPAY	Direct Debit, BPAY	Direct Debit, BPAY
Early Termination	Allowed but fees apply for early termination. GFV return option voided	Allowed but fees apply for early termination	Allowed but fees apply for early termination