

## Indicative monthly repayments over 24 months Interest Free\*

| Finance Amount | \$8,500         |                     | \$12,000        |                     |
|----------------|-----------------|---------------------|-----------------|---------------------|
|                | Fixed Payment^  | Outstanding Balance | Fixed Payment^  | Outstanding Balance |
| Opening        |                 | <b>\$8,500.00</b>   |                 | <b>\$12,000.00</b>  |
| Month 1        | \$354.17        | \$8,145.83          | \$500.00        | \$11,500.00         |
| Month 2        | \$354.17        | \$7,791.67          | \$500.00        | \$11,000.00         |
| Month 3        | \$354.17        | \$7,437.50          | \$500.00        | \$10,500.00         |
| Month 4        | \$354.17        | \$7,083.33          | \$500.00        | \$10,000.00         |
| Month 5        | \$354.17        | \$6,729.17          | \$500.00        | \$9,500.00          |
| Month 6        | \$354.17        | \$6,375.00          | \$500.00        | \$9,000.00          |
| Month 7        | \$354.17        | \$6,020.83          | \$500.00        | \$8,500.00          |
| Month 8        | \$354.17        | \$5,666.67          | \$500.00        | \$8,000.00          |
| Month 9        | \$354.17        | \$5,312.50          | \$500.00        | \$7,500.00          |
| Month 10       | \$354.17        | \$4,958.33          | \$500.00        | \$7,000.00          |
| Month 11       | \$354.17        | \$4,604.17          | \$500.00        | \$6,500.00          |
| Month 12       | \$354.17        | \$4,250.00          | \$500.00        | \$6,000.00          |
| Month 13       | \$354.17        | \$3,895.83          | \$500.00        | \$5,500.00          |
| Month 14       | \$354.17        | \$3,541.67          | \$500.00        | \$5,000.00          |
| Month 15       | \$354.17        | \$3,187.50          | \$500.00        | \$4,500.00          |
| Month 16       | \$354.17        | \$2,833.33          | \$500.00        | \$4,000.00          |
| Month 17       | \$354.17        | \$2,479.17          | \$500.00        | \$3,500.00          |
| Month 18       | \$354.17        | \$2,125.00          | \$500.00        | \$3,000.00          |
| Month 19       | \$354.17        | \$1,770.83          | \$500.00        | \$2,500.00          |
| Month 20       | \$354.17        | \$1,416.67          | \$500.00        | \$2,000.00          |
| Month 21       | \$354.17        | \$1,062.50          | \$500.00        | \$1,500.00          |
| Month 22       | \$354.17        | \$708.33            | \$500.00        | \$1,000.00          |
| Month 23       | \$354.17        | \$354.17            | \$500.00        | \$500.00            |
| <b>Final</b>   | <b>\$354.17</b> | <b>\$0.00</b>       | <b>\$500.00</b> | <b>\$0.00</b>       |

\*Credit approved applicants only; fees, terms and conditions apply. The indicative repayments are a guide only. To take advantage of the Interest Free Term, the indicative monthly repayments stated would need to be made by the due date for each statement commencing from the first month. This monthly repayment excludes the \$99 Annual Fee, charged on the account open date and annually on the anniversary of the account open date. The Annual Fee needs to be paid in full within the 55 day Interest Free Term as part of the first repayment to avoid interest charges. The indicative repayments assume no additional purchases, cash withdrawals, fees or charges are incurred. Please note, the Minimum Monthly Payment (MMP) is 3% of the outstanding balance or \$30, whichever is greater. Making only the MMP would not repay the purchase price within the Interest Free Term. Interest, currently at 22.99%p.a., is payable on the balance outstanding after any interest free term. Credit provided by Lombard Finance Pty Ltd ABN 31 099 651 877, Australian Credit Licence number 247415 (**Lombard**). Lombard® is a trademark of Lombard. Lombard is a subsidiary of FlexiGroup Limited.