

Indicative monthly repayments over 36 months Interest Free*

Finance Amount	\$8,500			\$12,000		
	MMP^	Fixed Payment^	Outstanding Balance	MMP^	Fixed Payment^	Outstanding Balance
Opening			\$8,500.00			\$12,000.00
Month 1	\$255.00	–	\$8,245.00	\$360.00	–	\$11,640.00
Month 2	\$247.35	–	\$7,997.65	\$349.20	–	\$11,290.80
Month 3	\$239.93	–	\$7,757.72	\$338.72	–	\$10,952.08
Month 4		\$235.08	\$7,522.64	–	\$331.88	\$10,620.19
Month 5		\$235.08	\$7,287.56	–	\$331.88	\$10,288.31
Month 6		\$235.08	\$7,052.47	–	\$331.88	\$9,956.43
Month 7		\$235.08	\$6,817.39	–	\$331.88	\$9,624.55
Month 8		\$235.08	\$6,582.31	–	\$331.88	\$9,292.67
Month 9		\$235.08	\$6,347.23	–	\$331.88	\$8,960.79
Month 10		\$235.08	\$6,112.14	–	\$331.88	\$8,628.91
Month 11		\$235.08	\$5,877.06	–	\$331.88	\$8,297.03
Month 12		\$235.08	\$5,641.98	–	\$331.88	\$7,965.15
Month 13		\$235.08	\$5,406.90	–	\$331.88	\$7,633.27
Month 14		\$235.08	\$5,171.81	–	\$331.88	\$7,301.38
Month 15		\$235.08	\$4,936.73	–	\$331.88	\$6,969.50
Month 16		\$235.08	\$4,701.65	–	\$331.88	\$6,637.62
Month 17		\$235.08	\$4,466.57	–	\$331.88	\$6,305.74
Month 18		\$235.08	\$4,231.48	–	\$331.88	\$5,973.86
Month 19		\$235.08	\$3,996.40	–	\$331.88	\$5,641.98
Month 20		\$235.08	\$3,761.32	–	\$331.88	\$5,310.10
Month 21		\$235.08	\$3,526.24	–	\$331.88	\$4,978.22

^ Credit approved applicants only; fees, terms and conditions apply. The indicative repayments are a guide only. Over a 36 month Interest Free Term, the indicative monthly repayment is less than the contractual Minimum Monthly Payment (MMP), which is the greater of 3% of the outstanding balance or \$30. Therefore the indicative monthly repayment reverts to the MMP. The MMP will continue to decrease each month as the outstanding balance decreases and therefore, paying only the MMP over the entire Interest Free Term would not repay the purchase price within the Interest Free Term. To take advantage of the Interest Free Term the MMP is required for the first 3 months. After this, a fixed repayment is required for the remainder of the Interest Free Term to clear the balance within the Interest Free Term. The indicative monthly repayments exclude the \$99 Annual Fee, which needs to be paid in full within the 55 day Interest Free Term when charged to avoid interest charges. The remaining balance shown every month over 36 months is based on the indicative monthly repayments being paid by the statement due date commencing from the first month. The indicative repayments assume no additional purchases, cash withdrawals, fees or charges are incurred. 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.

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	MMP [^]	Fixed Payment [^]	Outstanding Balance	MMP [^]	Fixed Payment [^]	Outstanding Balance
Month 22	–	\$235.08	\$3,291.15	–	\$331.88	\$4,646.34
Month 23	–	\$235.08	\$3,056.07	–	\$331.88	\$4,314.45
Month 24	–	\$235.08	\$2,820.99	–	\$331.88	\$3,982.57
Month 25	–	\$235.08	\$2,585.91	–	\$331.88	\$3,650.69
Month 26	–	\$235.08	\$2,350.82	–	\$331.88	\$3,318.81
Month 27	–	\$235.08	\$2,115.74	–	\$331.88	\$2,986.93
Month 28	–	\$235.08	\$1,880.66	–	\$331.88	\$2,655.05
Month 29	–	\$235.08	\$1,645.58	–	\$331.88	\$2,323.17
Month 30	–	\$235.08	\$1,410.49	–	\$331.88	\$1,991.29
Month 31	–	\$235.08	\$1,175.41	–	\$331.88	\$1,659.41
Month 32	–	\$235.08	\$940.33	–	\$331.88	\$1,327.52
Month 33	–	\$235.08	\$705.25	–	\$331.88	\$995.64
Month 34	–	\$235.08	\$470.16	–	\$331.88	\$663.76
Month 35	–	\$235.08	\$235.08	–	\$331.88	\$331.88
Final	–	\$235.08	\$0.00	–	\$331.88	\$0.00

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