

Indicative monthly repayments over 60 months Interest Free*

Finance Amount	\$8,500			\$12,000		
	MMP^	Fixed Payment^	Outstanding balance	MMP^	Fixed Payment^	Outstanding Balance
Opening			\$8,500			\$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	\$232.73	-	\$7,524.99	\$328.56	-	\$10,623.51
Month 5	\$225.75	-	\$7,299.24	\$318.71	-	\$10,304.81
Month 6	\$218.98	-	\$7,080.26	\$309.14	-	\$9,995.66
Month 7	\$212.41	-	\$6,867.85	\$299.87	-	\$9,695.79
Month 8	\$206.04	-	\$6,661.82	\$290.87	-	\$9,404.92
Month 9	\$199.85	-	\$6,461.96	\$282.15	-	\$9,122.77
Month 10	\$193.86	-	\$6,268.11	\$273.68	-	\$8,849.09
Month 11	\$188.04	-	\$6,080.06	\$265.47	-	\$8,583.62
Month 12	\$182.40	-	\$5,897.66	\$257.51	-	\$8,326.11
Month 13	\$176.93	-	\$5,720.73	\$249.78	-	\$8,076.33
Month 14	\$171.62	-	\$5,549.11	\$242.29	-	\$7,834.04
Month 15	\$166.47	-	\$5,382.64	\$235.02	-	\$7,599.01
Month 16	\$161.48	-	\$5,221.16	\$227.97	-	\$7,371.04
Month 17	\$156.63	-	\$5,064.52	\$221.13	-	\$7,149.91
Month 18	\$151.94	-	\$4,912.59	\$214.50	-	\$6,935.42
Month 19	\$147.38	-	\$4,765.21	\$208.06	-	\$6,727.35
Month 20	\$142.96	-	\$4,622.25	\$201.82	-	\$6,525.53
Month 21	\$138.67	-	\$4,483.58	\$195.77	-	\$6,329.77
Month 22	\$134.51	-	\$4,349.08	\$189.89	-	\$6,139.87
Month 23	\$130.47	-	\$4,218.60	\$184.20	-	\$5,955.68
Month 24	\$126.56	-	\$4,092.05	\$178.67	-	\$5,777.01
Month 25	\$122.76	-	\$3,969.28	\$173.31	-	\$5,603.70
Month 26	\$119.08	-	\$3,850.21	\$168.11	-	\$5,435.59
Month 27	\$115.51	-	\$3,734.70	\$163.07	-	\$5,272.52
Month 28	-	\$113.50	\$3,621.20	-	\$160.00	\$5,112.52
Month 29	-	\$113.50	\$3,507.70	-	\$160.00	\$4,952.52
Month 30	-	\$113.50	\$3,394.20	-	\$160.00	\$4,792.52

*Subject to suitability assessment and credit approved applicants only on a Lombard 180 card. Terms, conditions, fees and charges apply including a \$99 Annual Fee, charged on the account open date and annually on the anniversary of the account open date. Interest, currently 22.99% p.a., is payable on any balance outstanding at the end of the Interest Free Term. ^This is an indicative monthly repayment guide only. Over a 60 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 27 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 60 months is based on the indicative monthly repayments being paid by the statement due date commencing from the first month. The indicative monthly repayments assume no additional purchases, cash withdrawals, fees or charges are incurred.

Credit provided by Lombard Finance Pty Limited ABN 31 099 651 877, Australian Credit Licence number 247415 (Lombard). Lombard® is a trademark of Lombard. Lombard is a subsidiary of FlexiGroup Limited.

Indicative monthly repayments over 60 months Interest Free*

Finance Amount	\$8,500			\$12,000		
	MMP [^]	Fixed Payment [^]	Outstanding balance	MMP [^]	Fixed Payment [^]	Outstanding Balance
Month 31	-	\$113.50	\$3,280.70	-	\$160.00	\$4,632.52
Month 32	-	\$113.50	\$3,167.20	-	\$160.00	\$4,472.52
Month 33	-	\$113.50	\$3,053.70	-	\$160.00	\$4,312.52
Month 34	-	\$113.50	\$2,940.20	-	\$160.00	\$4,152.52
Month 35	-	\$113.50	\$2,826.70	-	\$160.00	\$3,992.52
Month 36	-	\$113.50	\$2,713.20	-	\$160.00	\$3,832.52
Month 37	-	\$113.50	\$2,599.70	-	\$160.00	\$3,672.52
Month 38	-	\$113.50	\$2,486.20	-	\$160.00	\$3,512.52
Month 39	-	\$113.50	\$2,372.70	-	\$160.00	\$3,352.52
Month 40	-	\$113.50	\$2,259.20	-	\$160.00	\$3,192.52
Month 41	-	\$113.50	\$2,145.70	-	\$160.00	\$3,032.52
Month 42	-	\$113.50	\$2,032.20	-	\$160.00	\$2,872.52
Month 43	-	\$113.50	\$1,918.70	-	\$160.00	\$2,712.52
Month 44	-	\$113.50	\$1,805.20	-	\$160.00	\$2,552.52
Month 45	-	\$113.50	\$1,691.70	-	\$160.00	\$2,392.52
Month 46	-	\$113.50	\$1,578.20	-	\$160.00	\$2,232.52
Month 47	-	\$113.50	\$1,464.70	-	\$160.00	\$2,072.52
Month 48	-	\$113.50	\$1,351.20	-	\$160.00	\$1,912.52
Month 49	-	\$113.50	\$1,237.70	-	\$160.00	\$1,752.52
Month 50	-	\$113.50	\$1,124.20	-	\$160.00	\$1,592.52
Month 51	-	\$113.50	\$1,010.70	-	\$160.00	\$1,432.52
Month 52	-	\$113.50	\$897.20	-	\$160.00	\$1,272.52
Month 53	-	\$113.50	\$783.70	-	\$160.00	\$1,112.52
Month 54	-	\$113.50	\$670.20	-	\$160.00	\$952.52
Month 55	-	\$113.50	\$556.70	-	\$160.00	\$792.52
Month 56	-	\$113.50	\$443.20	-	\$160.00	\$632.52
Month 57	-	\$113.50	\$329.70	-	\$160.00	\$472.52
Month 58	-	\$113.50	\$216.20	-	\$160.00	\$312.52
Month 59	-	\$113.50	\$102.70	-	\$160.00	\$152.52
Final	-	\$102.70	\$0.00	-	\$152.52	\$0.00

*Subject to suitability assessment and credit approved applicants only on a Lombard 180 card. Terms, conditions, fees and charges apply including a \$99 Annual Fee, charged on the account open date and annually on the anniversary of the account open date. Interest, currently 22.99% p.a., is payable on any balance outstanding at the end of the Interest Free Term. [^]This is an indicative monthly repayment guide only. Over a 60 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 27 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 60 months is based on the indicative monthly repayments being paid by the statement due date commencing from the first month. The indicative monthly repayments assume no additional purchases, cash withdrawals, fees or charges are incurred.

Credit provided by Lombard Finance Pty Limited ABN 31 099 651 877, Australian Credit Licence number 247415 (Lombard). Lombard® is a trademark of Lombard. Lombard is a subsidiary of FlexiGroup Limited.