



Premium loans

Effective date 13 April 2026

Standard rates		New/demo [^]	2026- 2023 build date	2022 - 2019 build date	2018 - 2014 ⁺ build date	2013 - 2009 build date <small>3, 4, 5 year terms only</small>
Asset backed		9.39%	9.69%	9.99%	10.99%	12.99%
Non asset backed	Tier 1 minimum Equifax score 750	10.49%	10.89%	11.29%	11.99%	13.99%
	Tier 2 minimum Equifax score 600	11.25%	11.35%	12.09%	12.99%	14.99%
	Tier 3 minimum Equifax score 525	13.59%	14.39%	14.89%	16.19%	18.19%

Above interest rates are % p.a.

Boarders are classified as Tier 3

Maximum customer rate shown, introducer has the ability to discount interest rate by up to 2.00% p.a..

Interest rate loading applicable:

- Loan terms exceeding 5 years - **0.50% p.a.**
- †Asset age at the end of term >15 years (3, 4, 5 year terms only) - **2.00% p.a.**

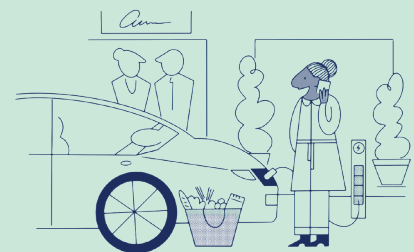
[^] New = <12 months build date / Demo = <24 months build date <5000kms

* Commission inclusive of GST

Commission payable up to 5% of NAF*	
Loan term	Scale
5 Year +	100%
4 Year +	80%
3 Year +	60%
2 Year +	40%

Green vehicle rates

To help more Australians move toward sustainable futures, our rates for green vehicles (battery electric) are now **discounted 0.50% p.a. from our standard rates.**



Need help? Contact our Referrer Support or Credit team

Email: brokers@plenti.com.au

Phone: 1300 889 332

Option 2 for Referrer Support for general enquiries and password reset

Option 3 for Credit team for scenario workshop or discuss credit decision

Premium loans

Key features

- | | |
|--|---|
| <input checked="" type="checkbox"/> 90% of credit decisions in under 4 hours | <input checked="" type="checkbox"/> DoxAI (formerly Verimoto), Authentik8, Redbook and Olasio accepted. |
| <input checked="" type="checkbox"/> RTGS on every deal | <input checked="" type="checkbox"/> Bankstatements.com integrated |
| <input checked="" type="checkbox"/> Digital signatures | <input checked="" type="checkbox"/> No early exit fees |
| <input checked="" type="checkbox"/> Dedicated support team | <input checked="" type="checkbox"/> Re-amortisation |

Product features

Loan amounts*

\$5,000 - \$150,000 (car)[†]
 \$5,000 - \$150,000 (caravan)[†]
 \$5,000 - \$50,000 (motorcycle)

Loan terms

2 - 7 years

Repayment frequency

Monthly (direct debit only)

Acceptable loan purposes

Dealership sale, private sale, refinance or mid-term refinance

Origination fee

Based on your accreditation

Borrower types

Single applicants only

Monthly fee

\$9.90

Credit assistance fee

\$599

*Further loan amount cap may be applicable, subject to application and customer profile.

[†]To qualify for loans above \$125,000, borrowers must meet all of the following: 1. Be asset-backed, 2. Have a credit score ≥ 600, 3. Be in full-time employment, and 4. Income > loan amount requested. If not, the maximum loan amount for asset-backed car and caravan loans is \$125,000.

Car loans - Balloon payments

Car loan term (in months)	Max balloon (as a % of vehicle price)
24 - 36	50%
37 - 48	45%
49 - 60	35%
60+	0%

Balloons not applicable for:

- Car loan terms above 60 months
- Asset age greater than 10 years old at the end of the loan term
- Caravans or Motorcycles loans



Basic eligibility

Residency status	Must be an AU or NZ citizen, on a permanent residency visa, or have an approved temporary visa. Refer to acceptable visa classes below.
Acceptable licence type	Learner, P1, P2 and full Australian licence holders only Learner Motorcycle licence, asset must be LAMS approved bike
Age of vehicle	Maximum age of vehicle not to exceed 17 years at start of term and 20 years at end of term
Private sale	Vehicle inspection required (DoxAI, Authentik8, RedBook, or Olasio)
Refinance	Minimum 6 months clean repayment history and asset age <15 years at the end of term
Caravan loans	For leisure purpose only, not permanent accommodation. Eligible for Tier 1 and 2 customers only
Motorcycle loans	Road-registered and road-worthy vehicles only Eligible for Tier 1 and 2 customers only
Negative equity	Maximum \$5,000 and must be within LVR policy
Acceptable visa class *Loan must be paid out 6 months prior to visa expiry	100, 101, 102, 103, 114, 115, 116, 117, 119, 120, 121, 124, 132, 143, 151, 155, 157, 176, 186, 187, 188, 189, 190, 200, 201, 203, 204, 482, 489, 491, 494, 801, 802, 804, 835, 836, 837, 838, 857, 858, 864, 866, 887, 888, 890, 891, 892, 893
Credit score	Minimum 525 (car), Minimum 600 (caravan, motorcycle and electric vehicles)
Age of borrower	21 years +
Age of credit file	Minimum 12 months
Minimum annual income	\$35,000 gross
Minimum employment	Full time – 3 months Part time – 3 months Fixed contract – 6 months Self-employed – 12 months Casual – 6 months
Adverse bureau	No bankruptcy, court judgments or unpaid defaults. Non-financial paid defaults <\$1,000 may be considered
Credit repayment history	No current arrears on any active credit contracts. (RHI >2 in last 12 months, including closed contracts). No facilities in current hardship. No more than 3 dishonours over 90 day period (dishonours on the same date are calculated as 1). No active debt collection activity.
Thin credit file (car)	Non-homeowner, with no active credit facilities in the last 24 months (active credit facilities must be minimum 4 months old) The borrower will be classified as Tier 3 and credit score must be over 650 Bank statements will be required
Thin credit file (caravan, motorcycle)	Credit files that are <12 months old and credit files with no active credit facilities in the last 24 months, will not be considered (active credit facilities must be minimum 4 months old)
Payday loans	No payday loan activity or enquiries in the last six months. If payday enquiry is present in the last 24 months, bank statements will be required
Higher risk transaction limits	Regular cash and gambling transactions combined should not exceed 50% of monthly net income. Regular gambling transactions alone should not exceed 20% of net monthly income.
Payment to income (PTI)	Tier 1 & 2 home owner, tier 1 renter repayment <25% of net monthly income Tier 2 renter and all tier 3 <20% of net monthly income

Loan to value ratios (LVR)

Tier 1 and 2	Dealer sale	Maximum 180% of net amount financed
	Private sale	Maximum 150% of net amount financed
	Refinance	Maximum 130% of net amount financed
Equifax score <600 or thin file		Maximum 150% of net amount financed

Maximum loan amount

Non asset backed or Private sale	\$100,000
Tier 3 or Equifax score <600	\$40,000
Boarders or LVR >115% (Equifax score <600 or thin file)	\$30,000
LVR >140% (dealer sale), or >130% (private sale)	\$50,000 (car)
	\$30,000 (caravan)
	\$20,000 (motorcycle)

Supplemental income and shading

Employment income	Second job 100%	Salary sacrifice 100%
	Contract income 100%	Bonus/commission income 60%
	Overtime 100%	
	Rental income 80% (gross)	
Other income	Overseas/age pension	Pension supplements
	Family Tax Part A (<13 years)	Veteran Affairs Pension
	Family Tax Part B	Disability Support Pension
Income not considered	Family maintenance	Carers allowance*
	Family allowance*	Maternity/paternity leave
	New start allowance	Parenting payments*
	Workers compensation	

Servicing and expenses

General living expenses	Declared living expenses to be assessed, HEM used as a minimum benchmark
Joint debts and commitments	Joint debts apportioned by ownership and share of household income with minimum 35% apportioned to applicant. Partner/spouse income must be included on the application and verified where there are shared commitments
Boarding or living with parents	Boarding: minimum \$600 per month assumed for accommodation expenses. Living with parents: minimum \$200 per month assumed for accommodation expenses if <30 years of age or \$600 applies if >30 years of age
Minimum surplus	Minimum servicing buffer for car (\$100), caravan and motorcycle (\$200)

Income verification requirements

	PAYG	SELF-EMPLOYED	CENTRELINK	SUPERANNUATION
Bank statements**	Thin-files or Non-homeowners with credit score <600	✓	✓	✓
Tax return and NOA^		✓		
Payslips	✓			

*Income may be acceptable as supporting spousal income. **Last 90 days statements with the latest no more than 30 days old. ^Most recent Individual tax return and NOA no older than 18 months. Where salary sacrifice income is used last 2 payslips will be required with one dated in the last 30 days. Rental statements may be requested to verify rental income. Rates and information correct as at 09 April 2026 and subject to change without notice. All applications for credit are subject to lender credit approval. Plenti RE Limited ABN 57 166 646 635 holds Australian financial services licence number 449176 and Australian credit licence number 449176.