Product Guide

Consumer Loans



Effective as of 17 Novemer 2026

FOR BROKER USE ONLY

financeone

More than a credit score

We take a flexible approach to lending and understand one size does not fit all. Finance One allows everyday Australians to access finance when others say ‘no’.

How are we different?

With a compassionate and flexible approach to lending, we will consider any application. We understand that some clients don’t quite fit “in the box” and we specialise in looking outside the box.

We take the time to understand your client’s individual circumstances, including the most challenging of financial situations.

We may be able to provide finance opportunities for your clients who may have experienced any of the following:

- Defaults on credit file
- Previous bankruptcy*
- Late payments
- New to credit
- Low credit scores
- Short-term employment or residential history*

Our Mission.

To provide finance through genuine connections .

Connect with Finance One and become part of a network comprising 2500+ accredited finance brokers.







Why partner with us?

Supporting you:

- **Commission up to 5%**
- **6-hour approvals#**
- **Competitive brokerage fees**
- **Dedicated broker support team**
- **Free access to bankstatements.com.au**
- **Referral Partnerships**

Supporting your clients:

- **Consumer loans from $8,000 - $150,000***
- **Loan terms from 3 - 7 years**
- **Assets up to 25 years of age, and sometimes beyond**
- **Up to 160% LVR**

#6-hour approvals subject to satisfactory information being received to assess the application. Normal lending criteria apply. Fees and charges payable. T&C apply

*Consumer asset loans between $50,000 - $150,000 must be asset-backed. For Platinum and Plus loans over $75,000 must be asset backed.

Consumer | Assets we finance:

We will consider any worthy asset that can have a security interest registered on the PPSR.

If you have an asset that is unique, please call your dedicated Business Development Manager.



Cars



Motorbikes



Caravans



Boats



Jetskis



Minimum eligibility requirements:

Full Time/Part Time Employment	Minimum of 1 month with current employer if continuity in employment can be established for at least 3 months. Minimum of 3 months for self-employed applicants.
Casual/Labour Hire	Minimum of 3 months with current employer.
Unacceptable Income	Austudy, ABSTUDY Living Allowance, Newborn Upfront Payment and Newborn Supplement, Parental Leave Pay, Sickness Allowance, Youth Allowance, WorkCover, Income Protection, JobSeeker, JobKeeper, solely Centrelink reliant and cash income.
Residency	Minimum of 3 months (6 months if boarding).
Knockouts	• Unpaid defaults within 6 months. • Poor account conduct. • Four or more dishonours in the past 3 months • Any pay/salary advance facility dishonours. • Multiple short-term cash lender activity. • Applicants who are currently bankrupt (see below). • Applicants under third party budgeting arrangements (e.g. My Budget). • Applicants with income being deposited into third party accounts.
Bankrupts	• Current Part Xs are not accepted. • For applicants in current Part IXs, please call your Business Development Manager.
Driver's Licence	Primary applicant must have a valid licence (overseas licences accepted if not expired). Learner's licences are accepted.
Age of Applicants	• Applicants must be at least 18 years of age. • Applicant can be no older than 70 years of age at the end of the loan term.
MINIMUM REQUIREMENTS FOR SUBMISSION AND ASSESSMENT	
Documents Required for Submission	• Signed Privacy Consent form. • Satisfactory ID for all applicants. • Applicant's requirements and objectives including possible future changes to circumstances. • 2 recent payslips - no older than 6 weeks. • Most recent 3 months (90 days) of statements for all bank accounts - bankstatements.com or similar format. • Current copy of applicant's credit file with notes about any defaults. • Comments about anything else that will assist with our assessment.

Applications must be submitted via our PRIME Broker Portal and supporting documents uploaded prior to submission.

Consumer | Products:

	PLATINUM	GOLD	SILVER	BRONZE
Loan Type	Fixed rate - P&I Secured Loan	Fixed rate - P&I Secured Loan	Fixed rate - P&I Secured Loan	Fixed rate - P&I Secured Loan
Interest Rate % PA*	13.95%	17.95%	21.95%	24.95%
Minimum comprehensive score	Homeowner/renter: 550 Boarding/Living with relatives: 650	NA	NA	NA
Minimum Loan Advance**	$8,000	$8,000	$8,000	$8,000
Maximum Loan Advance**	$150,000 ($75,000 & over must be asset backed)	$100,000 ($50,000 & over must be asset backed)	$50,000	$30,000
Loan Term	3 - 7 years	3 - 7 years	3 - 6 years	3 - 5 years
Vehicle Age End of Term (EOT)	25 years (84 month term 15 years EOT)	25 years (84 month term 15 years EOT)	25 years (72 month term 15 years EOT)	25 years
Maximum LVR	160%	160%	160%	160%
Maximum Kilometres	250,000 for petrol engines or 350,000 for diesel engines			
Acceptable Assets	Road registered motor vehicles, motorcycles, caravans, campervans (non-custom), campers and other road-registerable trailers, boats and other Registerable watercraft, All Terrain Vehicles (ATVs), tractors, lawnmowers, and other acceptable assets with the ability to be PPSR-registered		Road registered motor vehicles, motorcycles, caravans, campervans (non-custom), campers and other road registerable trailers	
Application Fee	$795	$795	$795	$795
Risk Fee (based on PAF)**	N/A	$995	$995 - $1,995	$995 - $1,995
Monthly Service Fee	$18	$27	$27	$27
Payday Loans/Wage Advance Facilities	Maximum 2 enquiries in last 6 months	Maximum 1	Maximum 1	Maximum 2
Repayment Terms	Weekly/Fortnightly/Monthly			
Minimum Surplus Requirement	5% Surplus Evident			
D.O.F/ Brokerage Payable	10% (+ GST) of NAF*** up to $1,980 (GST inclusive)		10% (+ GST) of NAF*** up to $1,430 (GST inclusive)	
Maximum Insurances	The lesser of 20% of Purchase Price or $3,500 – no individual Policy to exceed $2,000 (policy limit does not apply to "Plus"). Tyre and Rim insurance are not accepted.			
Private Sale Fee/Requirements	$200 fee. Requirements include but are not limited to current registration certificate with vendor's name; private sale invoice; vendor ID and proof of account; current roadworthy certificate or Finance One's Vehicle Inspection Report completed and signed by an authorised inspector.			
Grey imports acceptable - No high performance vehicles for applicants under 21 years.				
** Interest rates quoted are current as at date of print and are subject to change* ***Principal Amount Financed = Asset Purchase Price + Insurance + Warranty + Brokerage*			****NAF = Vehicle Purchase Price + Insurance + Warranty* ***** 84-month term available on assets 15 years EOT – maximum loan term for all other assets is 60 months*	

Consumer | Profile Guide:

	PLATINUM	GOLD	SILVER	BRONZE
Target Market	Consumers who want to purchase acceptable assets with the ability to be registered as security on the Personal Properties Securities Register (PPSR) and want the certainty of a fixed interest rate and a fixed repayment amount.			
Target Market Determination	Distributors should distribute this product in accordance with the Target Market Determination for the Consumer – Secured Fixed Rate Asset Loan			
Employment	Minimum of 6 months with current employer.	Minimum of 12 months with current employer.	Minimum of 6 months with current employer or no more than 3 employers in the last 2 years (industry continuity).	Minimum of 3 months with current employer.
Residential	Minimum of 6 months for home owners or renters. Minimum of 12 months for boarding or living with relatives*	Minimum of 12 months in current residence (24 months if boarding).	Minimum of 6months in current residence (Minimum 12 months if boarding).	Minimum of 3 months (Minimum 6 months if boarding).
Income	No Restrictions.	No Restrictions.	No Restrictions.	No Restrictions.
Bankruptcy	Discharged bankrupts considered after 12 months.	Discharged bankrupts considered after 6 months.	Discharged bankrupts considered after 1 day.	Discharged bankrupts considered after 1 day.
Banking Conduct	No more than 2 days in negative on bank account statements unless overdraft evident. No dishonours accepted	No more than 1 dishonour and/or 5 days in negative on bank account statements unless overdraft evident.	No more than 2 dishonours and/or 10 days in negative on bank account statements unless overdraft evident	No more than 3 dishonours and /or 15 days in negative on bank account statements unless overdraft evident
Payday Loans/Wage Advance Facilities	No evidence of current or recent facilities.	Maximum of 1 facility in a 90-day period (must have a clear CRA).	Maximum of 1 facility in a 90-day period.	Maximum of 2 facilities in a 90-day period.
Defaults and Judgments	Considered after 24 months, total amount not to exceed $2,000	Considered after 18 months, total outstanding amount not to exceed $3,000	Considered after 12 months, total outstanding amount not to exceed $4,000	Considered after 6 months, total outstanding amount not to exceed $5,000

*Boarding and living with relatives for Platinum profile subject to comprehensive score minimum of 650 and maximum lend amount of $40K + fees.

Product Guide

financeone plus

Finance One Plus | Consumer Profile

LOAN AMOUNT	LOAN TERM	INTEREST RATES	COMMISSION		COMMISSION – Motor Vehicles with build years of 5 years or less	
$8,000 - $150,000 $75,000.00 & over must be asset-backed	36 – 84 Months*	Fixed 11.95% Fixed 10.95% (Motor Vehicles with a build year of 5 years or less) (Discountable by 2%)	**Interest Rate**	Commission Rate	**Interest Rate**	**Commission Rate**
			11.95%	4%	10.95%	4%
MONTHLY ACCOUNT FEE	**APPLICATION FEE**	**EARLY PAYOUT FEE**	10.95%	3%	9.95%	3%
$12.00 per month	$795	$995 pro-rata after 12months	9.95%	2%	8.95%	2%

REQUIREMENTS

All loan applications must meet responsible lending requirements, such as:

Minimum Acceptance Policy	• Applicants must be 21+ • Citizens, permanent residents, and approved visas only • Primary applicant must have a valid licence (overseas licences accepted if not expired) • Minimum of 6 months' employment (skilled continuity considered) • Minimum of 6 months residence for homeowners or renters. • Minimum 12 months residence of for boarding or living with relatives.** • No evidence of current/recent payday loan
CRA	• No payday lender enquiries inside the last 12 months • Minimum Equifax comprehensive credit score; 650 • Minimum age of credit file 2 years
Banking Conduct (applicable on request)	• Consistent and reliable income must be evident • No payday lender activity evident in bank statements • Reasonable retention of funds in relation to lend required • No days overdrawn • No payment dishonours
Purpose	Purchase of an acceptable asset which would include unencumbered motor vehicles, motorcycles, caravans, campervans (non-custom), campers and other road registerable trailers, boats and other registerable watercraft, All Terrain Vehicles (ATVs), tractors, lawn mowers and other acceptable assets with the ability to be PPSR registered.
Unacceptable Income	Austudy, Abstudy, Disability Support Payment, Newborn Upfront Payment and Newborn Supplement, Parental Leave Pay, Sickness and Youth Allowance, Cash Income, Work Cover, Income Protection, Veteran Affairs Incapacity Payments and Partner Service Pension. An applicant must not be reliant on Government income.
Security	• Vehicle can be no more than 25 years of age at end of term (EOT) • *84 month term available on motor vehicles 15 years EOT provided evidence of capacity over 60 months – maximum loan term for all other assets is 60 months • Grey imports acceptable • Private sales acceptable ($200 fee applies)
LVR	• 160% Redbook Value
D.O.F/Brokerage Payable	• 10% (+ GST) of NAF*** up to $1,980 (GST inclusive)
Target Market	Consumer – Plus (Secured) Asset Loan ("Product"). Consumers with good banking conduct who want a secured asset loan to purchase an acceptable asset with the ability to be registered as security on the Personal Properties Securities Register and want the certainty of a fixed interest rate and a fixed repayment amount. Distributors should distribute this product in accordance with the Target Market Determination (TMD) for the Consumer Plus (Secured) Asset Loan.

**Boarding and living with relatives for Plus profile subject to comprehensive score minimum of 700 and maximum lend amount of $50K + fees.

***NAF = Vehicle Purchase Price + Insurance + Warranty

Prime

Our application portal, Prime, allows for full online submissions and documentation uploads.

Track application progress

Quotation tool & online resources

Documentation uploads



Minimum requirements for consumer loan applications and assessments:

- Most recent 3 months of bank statements
- 2 recent pay slips
- Signed acceptable privacy consent form
- Copy of driver's licence

Your support team

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