



HINTS TO HELP YOU AVOID LOAN AND CREDIT CARD FEES:

- Be informed! Read the terms and conditions relating to your loan or credit card as these will give details of fees and charges that may apply.
- Ensure your loan repayments or credit card payments are made by the due date. This will avoid any penalty for late payments.
- Making additional payments to your home loan is a great way to save on interest AND if your loan enables you to redraw advance payments you can redraw them via internet banking for FREE!!
- It may assist you to arrange automatic deductions to manage your payments. This can be arranged at any of our branches – and there are a variety of payment options available.

