

<b>Description</b>	A flexible line of credit linked to your transaction account that allows you to take care of day to day expenses as well as life's little emergencies. You can access funds and manage your account online, over the phone, using a card or cheque book or in person over the counter.
<b>Loan Purpose</b>	Use a Personal Line of Credit for personal purposes such as a short break, to purchase household or recreational goods, or to cover unexpected expenses.
<b>Interest Rate</b>	Line of Credit Variable Interest Rate.
<b>Application Fee</b>	\$100; discounted to \$0 for pinnacle +plus and life members. Other upfront fees such as government charges may apply.
<b>Monthly Admin Fee</b>	\$0.00
<b>Security Required</b>	Unsecured
<b>Minimum Loan</b>	\$500.00
<b>Maximum Loan</b>	\$80,000.00
<b>Maximum Loan Term</b>	Continuous line of credit repayable on demand
<b>Repayment Options</b>	Each month you must repay the repayment amount notified in the account statement at the end of the previous month.
<b>Repayment Frequency</b>	Pay more than your minimum repayment when you like during the month. Have all of your salary and other income paid into the account.
<b>Additional Repayments</b>	Additional repayments can be made on a regular basis or at any time.
<b>Redraw</b>	Enjoy 24/7 access to funds for everyday expenses or larger transactions via Internet, Mobile or Telephone Banking, using a Visa Debit Card, cheque book or personally over the counter during business hours
<b>Transaction fees</b>	The transactions fees applicable to the account to which the overdraft is linked continue to apply.
<b>Statement Issued</b>	Account Statements are issued at monthly. You can opt for e-statements instead of paper statements.

Terms, conditions, fees and charges, normal lending criteria apply. Full details are available on request and will be included in our loan offer.

