



Car loan comparison checklist

	RAC Finance	Comparison loan 1	Comparison loan 2
01 Is the interest rate on this loan fixed or variable?	Fixed interest rate		
02 What term is the loan over?	Your choice of 3-7 years		
03 What is the interest rate on my loan contract?	Dependant on the amount you borrow		
04 Is there a balloon payment required at the end of this loan?	No		
05 How much is the establishment fee on this loan?	\$299		
06 Is there a monthly account keeping fee on this loan?	\$0		
07 Can I make extra payments without being charged a fee?	Yes		
08 What are the ongoing fees throughout the loan?	\$0		
09 Will I need to pay an early termination fee if I end my contract early?	\$225 for loans paid out in the first 24 months		
10 Will I be charged a fee if I request a statement?	No		