

motoring solutions
smart moving



mecu
intelligent banking™

why choose mecu?

mecu offers
a different kind
of banking

At **mecu** we've been offering a cooperative approach to banking for over 50 years.

Today more than 111,500 members and their families choose **mecu** for their personal banking, financial planning and insurance needs. It's your **mecu**.

As a member owned financial cooperative we're committed to enhancing your financial well-being in a socially responsible way.

General Advice Warning: In providing you with this information you should consider the appropriateness of this advice with regards to your particular financial situation and needs. You should consult the Financial Services Guide before making a decision to apply for products with **mecu**. To obtain these documents, contact **mecu**.

motoring solutions



We are committed to economic, social and environmental responsibility as a way of doing business. That's why we've developed a motoring solution to help you save money and the environment – the **mecu** goGreen® Car Loan.

a smart move

mecu forward credits offsets for greenhouse gas emissions produced by your car each year for the term of the loan. The level of offset is in accordance with advice from Landcare CarbonSMART that the average car in Australia produces 4 tCO₂-e per year. This forward credited offset is provided by **mecu** planting trees. As these trees grow they will absorb the equivalent amount of tCO₂-e required to offset your car emissions during the term of your loan. Trees will be planted into the **mecu** Conservation Landbank in accordance with the land management plan developed and implemented by Landcare Australia and overseen by Trust for Nature. Carbon sequestered from these trees is monitored and reported by Landcare CarbonSMART.

mecu also rewards members for purchasing environmentally efficient cars. If you purchase a new car or demonstrator model, the more environmentally friendly* your car is, the lower the interest rate you'll pay with **mecu**. The interest rate you'll pay for a car loan, second-hand or used, is determined by the age of your car.

*As determined by the Federal Government's Green Vehicle Guide.
www.greenvehicleguide.gov.au

buying a car

At **mecu**, we take care of you throughout your car buying experience. From finding your next car and arranging finance to organising your insurance, we can be there every step of the way to ensure you drive away in your new car sooner.

how much can you afford?

Before you even go looking for a car, find out how much you can afford. That way, you'll have a better idea of what to look for. Use our website calculators to work out your borrowing capacity, loan repayments and much more.

mecu also offers pre-purchase approval so you can drive away in your new car sooner as most of the paper work is taken care of before you buy your car.

finding the best car for you

The next step in finding a car is to determine which is the best one for you. To help you, **mecu** has partnered with Car Buying Made Easy who offer a free car buying service, so you can find the right car at the right price. A Car Buying Made Easy representative can assist you to determine which type of car is right for you, find the best examples available on the market, and negotiate the lowest price to ensure that you get a fair deal – so you won't have to deal with car salespeople.

Car Buying Made Easy can also arrange to bring a car to your home or workplace (distance limits apply) and if you're buying a used car, they'll ensure that it's in the best possible condition.

If you would like to do your own research, our website also provides you with many links to car buying and car manufacturing websites.

buying a car

online and phone applications

mecu has made applying for a car loan easy. You can apply for your loan over the telephone or complete your application online at **mecu.com.au**. Either way, one of our consultants will have a response to you quickly.

insurance

car

Before you take your new car out on the road, it's important that it is insured. **mecu** offers comprehensive cover through our insurance partners and can meet all your insurance needs.

loan protection

mecu provides free Loan Protection Insurance for all eligible borrowers. In the event of your death, this insurance will pay out loan balance(s) to a maximum of \$120,000 so your family is protected from the burden of repaying the loan and the risk of a forced sale. This cover is a significant financial benefit when compared with other loan products.

motoring tips

doing your sums

Remember that there are also other expenses to be considered when purchasing a car, such as on-road costs, insurance, stamp duty and registration. Saving a deposit for your new car will not only help you be prepared for these hidden expenses, but it will also help your chances of having your car loan approved.

automatic loan payments

You can organise for your loan to be paid automatically from your pay, so you don't have to worry about making the repayments yourself each time they are due. You can pay your loan off faster by making more than the minimum repayment required on your loan, saving yourself interest payments as you go. You can also make extra repayments at any time without penalty.

trading your car in

If you already have a car and want to trade it in, make sure you do your homework on what the car is worth. You may find that you will get more for a trade-in if you purchase your new car from the same dealer. A representative from our free car buying service, Car Buying Made Easy, can help you negotiate the best possible price for your trade-in.

Another alternative is to sell the car privately, which may require you obtaining a roadworthy certificate.

your car

Transport is the fastest growing source of greenhouse gas emissions creating almost 14%* of Australia's total emissions.

Australia's road transport sector alone currently accounts for 80.4 million* tonnes of greenhouse gas emissions, having risen more than 29%* since 1990 so it's important that we all do our bit to protect the environment.

*Source: National Green House Gas Inventory 2005.

and the environment

Listed below are a few tips to help you use your car in a more environmentally friendly way:

- think about how much you use your car. Walk to the local shop instead of driving, as this will help reduce greenhouse gas emissions and improve air quality.
- greenhouse gas emissions are directly related to your car's fuel consumption so driving a fuel-efficient car and being responsible about how you use it will reduce the impact.
- reduce your speed – driving more slowly reduces fuel consumption.

motoring tips

- ensure your car is tuned and serviced regularly. The worst polluters on our roads tend to be old cars. If you do drive an older car, help the environment by making sure it is tuned regularly.
- don't warm your engine up for long periods before you drive away.
- use your gears more efficiently – driving gently in a high gear is an efficient way of driving.
- travel lightly and remove unnecessary items from your car to reduce weight – those golf clubs in the back or surfboard on the roof create extra load and reduce aerodynamics – this will improve your fuel consumption and reduce fuel emissions.
- plan your trip before you set off as this will not only save you from getting lost, but it will also save you using unnecessary fuel.
- car-pool wherever possible, as this will reduce fuel usage and costs.
- make sure that your tyres are inflated to the correct pressure, as soft tyres cause higher fuel consumption.
- if you have two cars, use the most environmentally efficient one where possible.

for more information
call 132 888, visit mecu.com.au
or your local service centre

Terms, conditions, fees and charges may apply and are available on application or request. Please contact **mecu** for more details.

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