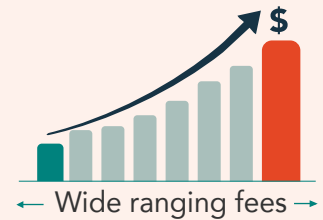


What ASIC's review of car loans found

1 Car loan costs can vary

10% vs 22%
Lowest interest rate vs Highest interest rate



2 Consumer harm indicators



Late or missed repayments

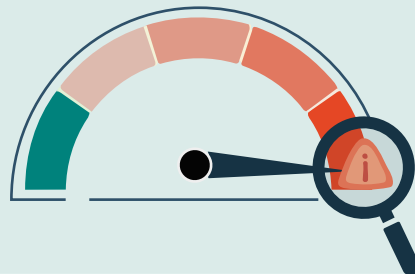


Refused hardship applications



Remaining debt after repossession

3 Poor use of data in product monitoring



Ineffective product review triggers

4 Greater oversight of distributors needed

