

Loan Interest Rates – May 2018	
Loan Type	Annual Interest Rates*
<b>Secured Personal Loans</b> <i>(Based on loan amount at time of funding and Credit Report – CRA)</i> \$0.00 - \$3,000 CRA Satisfactory and above \$3,000.01+ CRA Satisfactory and above \$0.00 - \$3,000 CRA Unsatisfactory \$3,000.01+ CRA Unsatisfactory	21.0% 18.5% 24.0% 21.0%
<b>Unsecured Personal Loans</b>	21.0%
<b>Payday Bonus Loans</b>	0.0%
<b>Promotional Loans</b>	Decided at time of promotion
<b>Premier Loan and Premier Loan + Bonus</b> <i>(Based on loan amount at time of funding)</i> \$0.00 - \$1,500 \$1,500.01 - \$4,000 \$4,000.01 - \$12,000 \$12,000.01+	24.0% 21.0% 18.5% 15.0%
<b>Default Interest Rate</b> <i>(Applied in the Event of Default)</i>	3.0% p.a above the Annual Interest Rate
<b>*Method of Charging Interest</b>	
Interest rates are calculated by multiplying the unpaid balance at the end of the day by a daily interest rate. The daily interest is calculated by dividing the Annual Interest Rate by 365. Interest will be added to the loan balance in the date each payment is due.	