

Loan Interest Rates – June 2021	
Loan Type	Annual Interest Rates*
Secured Personal Loans <i>(Based on loan amount at time of funding and Credit Report – CRA)</i>	
\$0.00 - \$3,000 CRA Satisfactory and above	21.0%
\$3,000.01+ CRA Satisfactory and above	18.5%
\$0.00 - \$3,000 CRA Unsatisfactory	24.0%
\$3,000.01+ CRA Unsatisfactory	21.0%
Unsecured Personal Loans	24.0%
Payday Bonus Loans	0.0%
Promotional Loans	Decided at time of promotion
Premier Loan and Premier Loan + Bonus <i>(Based on loan amount at time of funding)</i>	
\$0.00 - \$4,000	24.0%
\$4,000.01 - \$12,000	20.0%
\$12,000.01+	16.5%
Default Interest Rate <i>(Applied in the Event of Default)</i>	3.0% p.a above the Annual Interest Rate
*Method of Charging Interest	
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.	

REGISTERED OFFICE EST 1981

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