

## Summary box

Key Information for our personal loans from £7,500 to £14,950

<b>APR</b>	<b>Typical 8.9% APR</b>				
	<b>If successful, the interest rate you will pay is based on your personal circumstances, the time period over which the loan is repaid and the amount you choose to borrow.</b>				
<b>Interest rate ranges</b>	<b>Loan size range</b> £7,500-£14,950	<b>From %</b> 8.9%	<b>To %</b> 15.3%	<b>Representative APR</b> 8.9%	
<b>Interest charging information</b>	Once agreed the APR is fixed and guaranteed for the life of the loan. Interest at the rate shown on the Loan Agreement will accrue on the daily outstanding balance of the Loan and be debited to the Loan Account half yearly and immediately before repayment.				
<b>Repayment information</b>	Payments are made by standing order. First monthly payment is due one month after the date the funds are released.				
<b>Repayment period</b>	Loans are available over 12 to 84 months.				
<b>Amount of loan available</b>	Loans are available from £7,500-£14,950 at £50 increments.				
<b>Application/Arrangement fee</b>	No arrangement fees.				
<b>Other fees</b>	£50 fee for Courier service (includes CHAPS service). £25 fee for CHAPS service (for faster receipt of funds). Both are optional and will be deducted from the loan amount.				
<b>Default fees</b>	For late payment of the whole or part of an instalment, interest will be owed on the instalment from when it is due, whether before or after any judgment, at the annual percentage rate shown in the Loan Agreement until its actual payment.				
<b>Early settlement</b>	An early settlement fee equal to one additional month's interest calculated on the balance outstanding will be payable.				
<b>Illustrative example</b>	<b>Loan amount</b>	<b>Representative APR</b>	<b>Term</b>	<b>Monthly repayment</b>	<b>Total payable</b>
	£7,500	8.9%	36 months	£238.18	£8,574.46
	£10,000	8.9%	60 months	£206.55	£12,392.66
	£14,500	8.9%	60 months	£300.01	£18,000.24