

# Harmoney

Effective from — 15 Dec 2021

## Total Costs of Borrowing

This table shows the total cost of borrowing through Harmoney. The total cost of borrowing is the total amount of interest paid over the term of the loan plus the cost of the only compulsory fee - the Establishment Fee. The costs shown are for the full term of the loan. If you repay faster than required the cost of borrowing will reduce as you pay less interest. There is no fee for prepayment. These costs are indicative.

Term (months)	36	36											
Establishment Fee (\$275 - \$575*)	\$275	\$575											
Interest Rate	5.35%	9.58%	9.99%	10.59%	10.99%	11.49%	11.79%	12.29%	12.59%	12.99%	15.99%	19.09%	
Loan Amount (ex. Establishment Fee)													
\$2,000	\$468	\$627	\$642	\$665	\$681	\$700	\$712	\$732	\$743	\$759	\$879	\$1,006	
\$5,000	\$1,047	\$1,437	\$1,475	\$1,532	\$1,570	\$1,617	\$1,646	\$1,694	\$1,723	\$1,761	\$2,055	\$2,366	
\$10,000	\$1,470	\$2,209	\$2,282	\$2,390	\$2,462	\$2,552	\$2,607	\$2,697	\$2,752	\$2,825	\$3,382	\$3,972	
\$15,000	\$1,893	\$2,982	\$3,090	\$3,248	\$3,354	\$3,487	\$3,567	\$3,701	\$3,782	\$3,889	\$4,710	\$5,579	
\$20,000	\$2,316	\$3,755	\$3,897	\$4,106	\$4,246	\$4,422	\$4,528	\$4,705	\$4,811	\$4,954	\$6,037	\$7,185	
\$25,000	\$2,739	\$4,527	\$4,704	\$4,964	\$5,138	\$5,357	\$5,488	\$5,708	\$5,841	\$6,018	\$7,365	\$8,791	
\$30,000	\$3,162	\$5,300	\$5,511	\$5,822	\$6,030	\$6,291	\$6,449	\$6,712	\$6,870	\$7,082	\$8,692	\$10,397	
\$35,000	\$3,585	\$6,073	\$6,319	\$6,680	\$6,922	\$7,226	\$7,409	\$7,715	\$7,899	\$8,146	\$10,019	\$12,004	
\$40,000	\$4,008	\$6,845	\$7,126	\$7,538	\$7,815	\$8,161	\$8,370	\$8,719	\$8,929	\$9,210	\$11,347	\$13,610	
\$45,000	\$4,431	\$7,618	\$7,933	\$8,396	\$8,707	\$9,096	\$9,330	\$9,722	\$9,958	\$10,274	\$12,674	\$15,216	
\$47,500	\$4,643	\$8,004	\$8,337	\$8,825	\$9,153	\$9,563	\$9,811	\$10,224	\$10,473	\$10,806			
\$57,500	\$5,489	\$9,549	\$9,951	\$10,542	\$10,937	\$11,433	\$11,732	\$12,231	\$12,532	\$12,934			
\$60,000	\$5,701	\$9,936	\$10,355	\$10,971	\$11,383								
\$65,000	\$6,124	\$10,708	\$11,162	\$11,829	\$12,275								
\$69,925	\$6,541	\$11,470	\$11,957	\$12,674	\$13,154								
Term (months)	60	60											
Establishment Fee (\$275 - \$575*)	\$275	\$575											
Interest Rate	5.35%	9.58%	9.99%	10.59%	10.99%	11.49%	11.79%	12.29%	12.59%	12.99%	15.99%	19.09%	
Loan Amount (ex. Establishment Fee)													
\$2,000	\$598	\$872	\$900	\$940	\$967	\$1,001	\$1,022	\$1,056	\$1,077	\$1,105	\$1,319	\$1,548	
\$5,000	\$1,366	\$2,038	\$2,105	\$2,205	\$2,271	\$2,355	\$2,405	\$2,490	\$2,541	\$2,609	\$3,133	\$3,694	
\$10,000	\$2,076	\$3,351	\$3,478	\$3,666	\$3,792	\$3,951	\$4,047	\$4,207	\$4,304	\$4,434	\$5,426	\$6,491	
\$15,000	\$2,785	\$4,663	\$4,851	\$5,128	\$5,314	\$5,547	\$5,688	\$5,925	\$6,067	\$6,258	\$7,720	\$9,288	
\$20,000	\$3,495	\$5,975	\$6,223	\$6,589	\$6,835	\$7,144	\$7,330	\$7,642	\$7,830	\$8,082	\$10,014	\$12,085	
\$25,000	\$4,205	\$7,287	\$7,596	\$8,051	\$8,356	\$8,740	\$8,971	\$9,359	\$9,593	\$9,907	\$12,308	\$14,882	

\$30,000	\$4,914	\$8,600	\$8,969	\$9,512	\$9,877	\$10,336	\$10,613	\$11,077	\$11,356	\$11,731	\$14,602	\$17,679
\$35,000	\$5,624	\$9,912	\$10,341	\$10,974	\$11,399	\$11,933	\$12,255	\$12,794	\$13,120	\$13,556	\$16,896	\$20,476
\$40,000	\$6,333	\$11,224	\$11,714	\$12,436	\$12,920	\$13,529	\$13,896	\$14,512	\$14,883	\$15,380	\$19,189	\$23,273
\$45,000	\$7,043	\$12,537	\$13,087	\$13,897	\$14,441	\$15,125	\$15,538	\$16,229	\$16,646	\$17,204	\$21,483	\$26,070
\$47,500	\$7,398	\$13,193	\$13,773	\$14,628	\$15,202	\$15,923	\$16,358	\$17,088	\$17,527	\$18,116		
\$57,500	\$8,817	\$15,817	\$16,518	\$17,551	\$18,244	\$19,116	\$19,642	\$20,522	\$21,054	\$21,765		
\$60,000	\$9,172	\$16,473	\$17,205	\$18,282	\$19,005							
\$65,000	\$9,881	\$17,786	\$18,577	\$19,743	\$20,526							
\$69,925	\$10,580	\$19,078	\$19,929	\$21,183	\$22,024							
*Harmony charges an up front, one-off Establishment Fee of:												
\$275 for loans of below \$5,000 or;												
\$575 for loans of \$5,000 and above.												
The Establishment Fee is added to the approved loan amount requested, and paid to Harmony on settlement of the loan.												

