Harmoney																			
Effective from — 14 Nov 2023																			
Total Costs of Borrowing																			
This table shows the total cost of borrowing the	prough Harmoney The t	otal cost of horrowin	n is the total amou	nt of interest paid ou	er the term of the los	in plus the cost of th	e only compulsory fe	e - the Establishme	nt Fee										
The costs shown are for the full term of the lo								o the Establishmen											
These cost are indicative.																			
Term (months)	36																		
Establishment Fee	\$150																		
Interest Rate Loan Amount (ex. Establishment Fee)	9.99%	10.99%	11.99%	12.99%	13.29%	13.49%	13.79%	13.99%	14.29%	14.49%	14.99%	15.49%	16.79%	18.49%	19.99%	21.99%	22.99%	23.99%	24.99%
\$2,000	\$497	\$534	\$570	\$608	\$619	\$626	\$637	\$645	\$656	\$664	\$683	\$702	\$751	\$817	\$876	\$956	\$996	\$1,036	\$1,077
\$5,000	\$981	\$1,069	\$1,157	\$1,246	\$1,273	\$1,291	\$1,318	\$1,336	\$1,363	\$1,381	\$1,426	\$1,472	\$1,591	\$1,748	\$1,889	\$2,080	\$2,176	\$2,273	\$2,370
\$10,000	\$1,789	\$1,961	\$2,135	\$2,310	\$2,363	\$2,398	\$2,451	\$2,487	\$2,540	\$2,576	\$2,665	\$2,755	\$2,989	\$3,300	\$3,578	\$3,953	\$4,143	\$4,334	\$4,526
\$15,000 \$20,000	\$2,596 \$3,403	\$2,853 \$3.745	\$3,112	\$3,374 \$4,438	\$3,453 \$4.543	\$3,506 \$4.613	\$3,585 \$4,719	\$3,638 \$4.789	\$3,717 \$4.895	\$3,771	\$3,904 \$5,143	\$4,038 \$5.321	\$4,388 \$5.787	\$4,852 \$6,404	\$5,266 \$6,955	\$5,826 \$7,700	\$6,109 \$8.076	\$6,395	\$6,682 \$8,838
\$20,000 \$25,000	\$3,403 \$4,210	\$3,745	\$4,090 \$5,068	\$4,438 \$5,502	\$4,543 \$5,633	\$4,613 \$5,721	\$4,719 \$5,852	\$4,789	\$4,895	\$4,965 \$6,160	\$5,143 \$6,382	\$5,321 \$6,604	\$5,787	\$6,404 \$7,955	\$6,955	\$7,700	\$8,076	\$8,456 \$10,517	\$8,838 \$10,994
\$30,000	\$5,018	\$5,529	\$6,046	\$6,566	\$6,723	\$6,828	\$6,986	\$7,091	\$7,249	\$7,355	\$7,620	\$7,887	\$8,584	\$9,507	\$10,332	\$11,446	\$12,010	\$10,517	\$10,994
\$35,000	\$5,825	\$6,422	\$7,023	\$7,630	\$7,813	\$7,936	\$8,119	\$8,242	\$8,427	\$8,550	\$8,859	\$9,170	\$9,983	\$11,059	\$12,020	\$13,320	\$13,977	\$14,639	\$15,305
\$40,000	\$6,632	\$7,314	\$8,001	\$8,694	\$8,903	\$9,043	\$9,253	\$9,393	\$9,604	\$9,745	\$10,098	\$10,453	\$11,382	\$12,611	\$13,709	\$15,193	\$15,943	\$16,700	\$17,461
\$45,000 \$50,000	\$7,439 \$8,247	\$8,206 \$9,098	\$8,979 \$9,956	\$9,758 \$10,822	\$9,993 \$11,084	\$10,151 \$11,258	\$10,387 \$11,520	\$10,544 \$11,696	\$10,782 \$11,959	\$10,940 \$12,135	\$11,337 \$12,576	\$11,736 \$13,019	\$12,780	\$14,162	\$15,397	\$17,066	\$17,910	\$18,761	\$19,617
\$50,000 \$55,000	\$8,247 \$9,054	\$9,098	\$9,956 \$10,934	\$10,822 \$11.886	\$11,084 \$12,174	\$11,258 \$12,366	\$11,520 \$12,654	\$11,696 \$12,847	\$11,959 \$13.136	\$12,135 \$13,330	\$12,576 \$13,815	\$13,019 \$14,302							
\$60,000	\$9,861	\$10,882	\$11,912	\$12,950	\$13,264	\$13,473	\$13,788	\$13,998	\$14,314	\$14,525	\$15,054	\$15,585							
\$65,000	\$10,668	\$11,774	\$12,890	\$14,014	\$14,354	\$14,580	\$14,921	\$15,149	\$15,491	\$15,720	\$16,293	\$16,868							
\$70,000	\$11,476	\$12,666	\$13,867	\$15,079	\$15,444	\$15,688	\$16,055	\$16,300	\$16,668	\$16,914									
Term (months)	60																		
Establishment Fee	\$150																		
Interest Rate	9.99%	10.99%	11.99%	12.99%	13.29%	13.49%	13.79%	13.99%	14.29%	14.49%	14.99%	15.49%	16.79%	18.49%	19.99%	21.99%	22.99%	23.99%	24.99%
Loan Amount (ex. Establishment Fee)																			
\$2,000 \$5,000	\$740 \$1.564	\$804 \$1,717	\$869 \$1.872	\$934 \$2.029	\$954 \$2,077	\$968 \$2.108	\$988 \$2,156	\$1,001 \$2.188	\$1,021 \$2,236	\$1,034 \$2,269	\$1,068 \$2,349	\$1,102 \$2,431	\$1,191 \$2.645	\$1,310 \$2,929	\$1,417 \$3,185	\$1,562 \$3,532	\$1,636 \$3,709	\$1,710 \$3,888	\$1,786 \$4,068
\$5,000 \$10,000	\$2,936	\$3,238	\$1,872	\$2,029	\$2,077	\$2,108	\$2,156 \$4.104	\$4,167	\$2,236	\$4,326	\$2,349 \$4.485	\$4,645	\$2,645	\$2,929	\$6,131	\$6,816	\$3,709	\$7,516	\$4,008
\$15,000	\$4,309	\$4,759	\$5,216	\$5,678	\$5,818	\$5,911	\$6,052	\$6,146	\$6,288	\$6,382	\$6,620	\$6,860	\$7,488	\$8,326	\$9,078	\$10,100	\$10,620	\$11,145	\$11,675
\$20,000	\$5,682	\$6,281	\$6,887	\$7,502	\$7,688	\$7,813	\$8,000	\$8,125	\$8,313	\$8,439	\$8,756	\$9,074	\$9,910	\$11,024	\$12,024	\$13,384	\$14,075	\$14,773	\$15,479
\$25,000	\$7,054	\$7,802	\$8,559	\$9,327	\$9,559	\$9,714	\$9,948	\$10,104	\$10,339	\$10,496	\$10,891	\$11,288	\$12,332	\$13,722	\$14,971	\$16,668	\$17,531	\$18,402	\$19,282
\$30,000	\$8,427	\$9,323	\$10,231	\$11,151	\$11,429 \$13.300	\$11,615	\$11,896	\$12,083	\$12,365 \$14.390	\$12,553	\$13,026	\$13,503	\$14,754 \$17,176	\$16,420	\$17,917	\$19,952	\$20,986	\$22,031	\$23,086
\$35,000 \$40,000	\$9,800 \$11,172	\$10,844 \$12,365	\$11,903 \$13,575	\$12,975 \$14,800	\$15,300	\$13,517 \$15,418	\$13,843 \$15,791	\$14,062 \$16,041	\$14,390	\$14,610 \$16,667	\$15,162 \$17,297	\$15,717 \$17,931	\$17,176	\$19,118 \$21,817	\$20,864 \$23,810	\$23,236 \$26,520	\$24,442 \$27,897	\$25,659 \$29,288	\$26,890 \$30,693
\$45,000	\$12,545	\$13,887	\$15,247	\$16,624	\$17,041	\$17,320	\$17,739	\$18,020	\$18,442	\$18,724	\$19,433	\$20,146	\$22,020	\$24,515	\$26,757	\$29,804	\$31,352	\$32,917	\$34,497
\$50,000	\$13,918	\$15,408	\$16,918	\$18,449	\$18,912	\$19,221	\$19,687	\$19,999	\$20,467	\$20,781	\$21,568	\$22,360							
\$55,000	\$15,290	\$16,929	\$18,590	\$20,273	\$20,782	\$21,123	\$21,635	\$21,977	\$22,493	\$22,838	\$23,704	\$24,575							
\$60,000	\$16,663	\$18,450	\$20,262	\$22,097	\$22,653	\$23,024	\$23,583	\$23,956	\$24,519	\$24,895	\$25,839	\$26,789							
\$65,000 \$70,000	\$18,035 \$19,408	\$19,972 \$21,493	\$21,934 \$23,606	\$23,922 \$25,746	\$24,523 \$26,394	\$24,925 \$26,827	\$25,531 \$27,478	\$25,935 \$27,914	\$26,544 \$28,570	\$26,952 \$29,009	\$27,974	\$29,003							
Tour (or solt a)																			
Term (months) Establishment Fee	84 \$150																		
Interest Rate	9.99%	10.99%	11.99%	12.99%	13.29%	13.49%	13.79%	13.99%	14.29%	14.49%	14.99%	15.49%	16.79%	18.49%	19.99%	21.99%	22.99%	23.99%	24.99%
Loan Amount (ex. Establishment Fee)																			
\$2,000	\$997	\$1,091	\$1,187	\$1,284	\$1,314	\$1,334	\$1,364	\$1,383	\$1,413	\$1,434	\$1,484	\$1,535	\$1,669	\$1,848	\$2,009	\$2,230	\$2,342	\$2,455	\$2,570
\$5,000	\$2,179	\$2,405	\$2,634	\$2,867	\$2,938	\$2,986	\$3,057	\$3,105	\$3,176	\$3,224	\$3,345	\$3,467	\$3,788	\$4,217	\$4,604	\$5,131	\$5,400	\$5,672	\$5,947
\$10,000 \$15,000	\$4,150 \$6,120	\$4,594 \$6,783	\$5,046 \$7,458	\$5,506 \$8.144	\$5,645 \$8,352	\$5,738 \$8,491	\$5,879 \$8,701	\$5,973 \$8.842	\$6,115 \$9.053	\$6,209 \$9,194	\$6,448 \$9,550	\$6,688 \$9.908	\$7,320 \$10.852	\$8,166 \$12,114	\$8,928 \$13,252	\$9,968 \$14,804	\$10,497 \$15,595	\$11,033 \$16,394	\$11,575 \$17,203
\$20,000	\$8,090	\$8,973	\$9,870	\$10,783	\$6,352 \$11,059	\$11,244	\$11,523	\$11,710	\$9,053	\$9,194	\$9,550 \$12,652	\$9,908	\$14,385	\$12,114	\$13,252	\$14,804	\$15,595	\$10,394	\$17,203
\$25,000	\$10,061	\$11,162	\$12,282	\$13,421	\$13,766	\$13,997	\$14,345	\$14,578	\$14,929	\$15,164	\$15,754	\$16,349	\$17,917	\$20,011	\$21,900	\$24,477	\$25,789	\$27,117	\$28,460
\$30,000	\$12,031	\$13,351	\$14,694	\$16,059	\$16,473	\$16,750	\$17,168	\$17,447	\$17,868	\$18,149	\$18,857	\$19,570	\$21,449	\$23,960	\$26,224	\$29,313	\$30,886	\$32,478	\$34,088
\$35,000	\$14,001	\$15,540	\$17,106	\$18,698	\$19,180	\$19,503	\$19,990	\$20,315	\$20,806	\$21,134	\$21,959	\$22,790	\$24,981	\$27,908	\$30,548	\$34,149	\$35,983	\$37,839	\$39,716
\$40,000	\$15,972	\$17,729	\$19,518	\$21,336 \$23,974	\$21,887 \$24,594	\$22,256 \$25,009	\$22,812	\$23,184 \$26,052	\$23,744 \$26,682	\$24,119 \$27,104	\$25,061 \$28,164	\$26,011	\$28,513	\$31,857	\$34,872	\$38,986	\$41,080 \$46,178	\$43,200	\$45,344
\$45,000 \$50.000	\$17,942 \$19,912	\$19,919 \$22,108	\$21,929 \$24.341	\$23,974 \$26.613	\$24,594 \$27.301	\$25,009	\$25,634 \$28,456	\$26,052 \$28.921	\$26,682	\$27,104	\$28,164 \$31.266	\$29,231 \$32.452	\$32,045	\$35,805	\$39,196	\$43,822	\$40,178	\$48,562	\$50,973
\$55,000	\$21,883	\$24,297	\$26,753	\$29,251	\$30,008	\$30,515	\$31,278	\$31,789	\$32,559	\$33,074	\$34,368	\$35,672							
\$60,000	\$23,853	\$26,486	\$29,165	\$31,889	\$32,715	\$33,268	\$34,101	\$34,658	\$35,497	\$36,059	\$37,470	\$38,893							
\$65,000	\$25,823	\$28,675	\$31,577	\$34,528	\$35,422	\$36,021	\$36,923	\$37,526	\$38,435	\$39,044	\$40,573	\$42,114							
\$70,000	\$27,794	\$30,865	\$33,989	\$37,166	\$38,129	\$38,774	\$39,745	\$40,395	\$41,374	\$42,029									

Harmoney																			
Effective from — 14 Nov 2023																			
Total Costs of Borrowing - Secured																			
This table shows the total cost of borrowing of	on Secured loans throug	h Harmoney. The to	tal cost of borrowing	is the total amoun	of interest paid over	the term of the loar	plus the cost of the	only compulsory fee	- the Establishmer	nt Fee									
The costs shown are for the full term of the le	oan. If you repay faster t	than required the cos	st of borrowing will re	educe as you pay le	ess interest. There is	no fee for prepayme	ent.												
These cost are indicative.																			
Term (months)	36																		
Establishment Fee	\$150																		
Interest Rate	9.89%	9.99%	10.24%	10.99%	11.19%	11.29%	11.49%	11.59%	11.79%	11.99%	12.19%	12.54%	13.79%	15.49%	16.99%	18.99%	19.49%	20.49%	21.49%
Loan Amount (ex. Establishment Fee) \$2,000	\$493	\$497	\$506	\$534	\$541	\$545	\$552	\$556	\$563	\$570	\$578	\$591	\$637	\$702	\$759	\$837	\$856	\$896	\$936
\$5,000	\$973	\$981	\$1,003	\$1,069	\$1,086	\$1,095	\$1,113	\$1,122	\$1,139	\$1,157	\$1,175	\$1,206	\$1,318	\$1,472	\$1,609	\$1,795	\$1,842	\$1,937	\$2,032
\$10,000	\$1,772	\$1.789	\$1,832	\$1,961	\$1,996	\$2,013	\$2,048	\$2,065	\$2.100	\$2,135	\$2,170	\$2,231	\$2,451	\$2,755	\$3.026	\$3,392	\$3,485	\$3,671	\$3,859
\$15,000	\$2,570	\$2,596	\$2,660	\$2,853	\$2,905	\$2,931	\$2,983	\$3,008	\$3,060	\$3,112	\$3,165	\$3,256	\$3,585	\$4,038	\$4,442	\$4,989	\$5,128	\$5,405	\$5,685
\$20,000	\$3,369	\$3,403	\$3,488	\$3,745	\$3,814	\$3,848	\$3,917	\$3,952	\$4,021	\$4,090	\$4,160	\$4,281	\$4,719	\$5,321	\$5,859	\$6,587	\$6,770	\$7,140	\$7,512
\$25,000	\$4,168	\$4,210	\$4,317	\$4,637	\$4,723	\$4,766	\$4,852	\$4,895	\$4,982	\$5,068	\$5,154	\$5,306	\$5,852	\$6,604	\$7,275	\$8,184	\$8,413	\$8,874	\$9,339
\$30,000	\$4,967	\$5,018	\$5,145	\$5,529	\$5,632	\$5,684	\$5,787	\$5,839	\$5,942	\$6,046	\$6,149	\$6,331	\$6,986	\$7,887	\$8,692	\$9,781	\$10,056	\$10,609	\$11,166
\$35,000	\$5,766	\$5,825	\$5,974	\$6,422	\$6,542	\$6,602	\$6,722	\$6,782	\$6,903	\$7,023	\$7,144	\$7,356	\$8,119	\$9,170	\$10,109	\$11,378	\$11,699	\$12,343	\$12,993
\$40,000	\$6,564	\$6,632	\$6,802	\$7,314	\$7,451	\$7,519	\$7,657	\$7,725	\$7,863	\$8,001	\$8,139	\$8,382	\$9,253	\$10,453	\$11,525	\$12,975	\$13,341	\$14,078	\$14,820
\$45,000 \$50,000	\$7,363 \$8,162	\$7,439 \$8,247	\$7,630 \$8,459	\$8,206 \$9,098	\$8,360 \$9,269	\$8,437 \$9,355	\$8,591 \$9,526	\$8,669 \$9,612	\$8,824 \$9,784	\$8,979 \$9,956	\$9,134 \$10,129	\$9,407 \$10,432	\$10,387	\$11,736	\$12,942	\$14,572	\$14,984	\$15,812	\$16,647
\$55,000	\$8,961	\$9,247	\$9,287	\$9,990	\$10.178	\$10.272	\$10.461	\$10.556	\$10.745	\$10.934	\$10,129	\$10,432							
\$60,000	\$9.760	\$9.861	\$10,116	\$10.882	\$11,087	\$11,190	\$11,396	\$11,499	\$11,705	\$11,912	\$12,119	\$12.482							
\$65,000	\$10,558	\$10,668	\$10,944	\$11,774	\$11,997	\$12,108	\$12,331	\$12,442	\$12,666	\$12,890	\$13,114	\$13,507							
\$70,000	\$11,357	\$11,476	\$11,772	\$12,666	\$12,906	\$13,026	\$13,266	\$13,386	\$13,626	\$13,867									
Term (months)	60																		
Establishment Fee	\$150																		
Interest Rate	9.89%	9.99%	10.24%	10.99%	11.19%	11.29%	11.49%	11.59%	11.79%	11.99%	12.19%	12.54%	13.79%	15.49%	16.99%	18.99%	19.49%	20.49%	21.49%
Loan Amount (ex. Establishment Fee)	9.0976	9.99%	10.2476	10.99%	11.1970	11.29%	11.4970	11.39%	11.79%	11.99%	12.1970	12.3470	13.7570	13.43%	10.55%	10.55%	15.4570	20.45%	21.45%
\$2.000	\$734	\$740	\$756	\$804	\$817	\$823	\$836	\$843	\$856	\$869	\$882	\$905	\$988	\$1,102	\$1,205	\$1,346	\$1,381	\$1,453	\$1,526
\$5,000	\$1,549	\$1,564	\$1,602	\$1,717	\$1,748	\$1,763	\$1,794	\$1,810	\$1,841	\$1,872	\$1,903	\$1,958	\$2,156	\$2,431	\$2,678	\$3,014	\$3,099	\$3,271	\$3,445
\$10,000	\$2,907	\$2,936	\$3,011	\$3,238	\$3,299	\$3,329	\$3,390	\$3,421	\$3,482	\$3,544	\$3,605	\$3,714	\$4,104	\$4,645	\$5,132	\$5,794	\$5,962	\$6,301	\$6,644
\$15,000	\$4,264	\$4,309	\$4,421	\$4,759	\$4,850	\$4,896	\$4,987	\$5,032	\$5,124	\$5,216	\$5,308	\$5,469	\$6,052	\$6,860	\$7,586	\$8,575	\$8,826	\$9,331	\$9,843
\$20,000	\$5,622	\$5,682	\$5,831	\$6,281	\$6,401	\$6,462	\$6,583	\$6,644	\$6,765	\$6,887	\$7,010	\$7,225	\$8,000	\$9,074	\$10,040	\$11,355	\$11,689	\$12,362	\$13,042
\$25,000	\$6,980	\$7,054	\$7,240	\$7,802	\$7,952	\$8,028	\$8,179	\$8,255	\$8,407	\$8,559	\$8,712	\$8,980	\$9,948	\$11,288	\$12,494	\$14,136	\$14,552	\$15,392	\$16,241
\$30,000	\$8,338	\$8,427	\$8,650	\$9,323	\$9,504	\$9,594	\$9,776	\$9,866	\$10,048	\$10,231	\$10,414	\$10,736	\$11,896	\$13,503	\$14,949	\$16,917	\$17,416	\$18,422	\$19,439
\$35,000 \$40,000	\$9,696 \$11,054	\$9,800 \$11,172	\$10,059 \$11,469	\$10,844 \$12,365	\$11,055 \$12,606	\$11,160 \$12,727	\$11,372 \$12,968	\$11,478 \$13,089	\$11,690 \$13,332	\$11,903 \$13,575	\$12,116 \$13,818	\$12,491 \$14,247	\$13,843 \$15,791	\$15,717 \$17,931	\$17,403 \$19,857	\$19,697 \$22,478	\$20,279 \$23,142	\$21,452 \$24,482	\$22,638 \$25,837
\$45,000	\$11,054	\$11,172	\$11,469	\$12,305	\$12,000	\$12,727	\$12,968	\$13,089	\$13,332	\$15,247	\$15,521	\$16,002	\$15,791	\$17,931	\$19,857	\$25,258	\$25,142	\$24,462	\$29,036
\$50,000	\$13,770	\$13,918	\$14,288	\$15,408	\$15,708	\$15,859	\$16,161	\$16,312	\$16,615	\$16,918	\$17,223	\$17,758	ψ17,739	320,140	922,511	Ψ23,230	920,003	ψ27,515	Ψ20,030
\$55,000	\$15,128	\$15,290	\$15,698	\$16,929	\$17,260	\$17,425	\$17,757	\$17,923	\$18,256	\$18,590	\$18,925	\$19,513							
\$60,000	\$16,485	\$16,663	\$17,107	\$18,450	\$18,811	\$18,991	\$19,353	\$19,534	\$19,898	\$20,262	\$20,627	\$21,269							
\$65,000	\$17,843	\$18,035	\$18,517	\$19,972	\$20,362	\$20,558	\$20,949	\$21,146	\$21,539	\$21,934	\$22,329	\$23,024							
\$70,000	\$19,201	\$19,408	\$19,927	\$21,493	\$21,913	\$22,124	\$22,546	\$22,757	\$23,181	\$23,606									
Term (months)	84																		
Establishment Fee	\$150																		
Interest Rate	9.89%	9.99%	10.24%	10.99%	11.19%	11.29%	11.49%	11.59%	11.79%	11.99%	12.19%	12.54%	13.79%	15.49%	16.99%	18.99%	19.49%	20.49%	21.49%
Loan Amount (ex. Establishment Fee)																			
\$2,000	\$988	\$997	\$1,021	\$1,091	\$1,110	\$1,120	\$1,139	\$1,149	\$1,168	\$1,187	\$1,206	\$1,240	\$1,364	\$1,535	\$1,690	\$1,901	\$1,955	\$2,064	\$2,174
\$5,000	\$2,157	\$2,179	\$2,235	\$2,405	\$2,450	\$2,473	\$2,519	\$2,542	\$2,588	\$2,634	\$2,681	\$2,762	\$3,057	\$3,467	\$3,838	\$4,345	\$4,474	\$4,734	\$4,998
\$10,000	\$4,106	\$4,150	\$4,260	\$4,594	\$4,684	\$4,729	\$4,819	\$4,864	\$4,955	\$5,046	\$5,137	\$5,298	\$5,879	\$6,688	\$7,419	\$8,418	\$8,672	\$9,185	\$9,705
\$15,000	\$6,054	\$6,120	\$6,285	\$6,783	\$6,917	\$6,985	\$7,119	\$7,187	\$7,322	\$7,458	\$7,594	\$7,834	\$8,701	\$9,908	\$10,999	\$12,491	\$12,870	\$13,636	\$14,412
\$20,000	\$8,003	\$8,090	\$8,310	\$8,973	\$9,151	\$9,240	\$9,419	\$9,509	\$9,689	\$9,870	\$10,051	\$10,370	\$11,523	\$13,129	\$14,580	\$16,564	\$17,068	\$18,087	\$19,119
\$25,000 \$30,000	\$9,952 \$11,900	\$10,061 \$12,031	\$10,334 \$12,359	\$11,162 \$13,351	\$11,384 \$13,618	\$11,496 \$13,751	\$11,719 \$14,020	\$11,832 \$14,154	\$12,056 \$14.423	\$12,282 \$14,694	\$12,508 \$14,965	\$12,906 \$15,442	\$14,345 \$17,168	\$16,349 \$19,570	\$18,160 \$21,741	\$20,637 \$24,709	\$21,266 \$25,464	\$22,538 \$26,989	\$23,826 \$28,533
\$30,000	\$11,900 \$13,849	\$12,031 \$14,001	\$12,359 \$14,384	\$13,351 \$15,540	\$13,618 \$15,851	\$13,751 \$16,007	\$14,020 \$16,320	\$14,154 \$16,476	\$14,423 \$16,790	\$14,694 \$17,106	\$14,965 \$17,422	\$15,442 \$17,978	\$17,168	\$19,570 \$22,790	\$21,741 \$25,322	\$24,709 \$28,782	\$25,464	\$26,989	\$28,533
\$40,000	\$15,798	\$15,972	\$16,408	\$17,729	\$18,085	\$18,263	\$18,620	\$18,799	\$10,790	\$17,100	\$19,879	\$20.514	\$22,812	\$26,011	\$28,902	\$32,855	\$33,860	\$35,891	\$37,948
\$45,000	\$17,746	\$17,942	\$18,433	\$19,919	\$20,318	\$20,518	\$20,920	\$21,121	\$21,525	\$21,929	\$22,336	\$23,050	\$25,634	\$29,231	\$32,483	\$36,928	\$38,058	\$40,342	\$42,655
\$50,000	\$19,695	\$19,912	\$20,458	\$22,108	\$22,552	\$22,774	\$23,220	\$23,443	\$23,892	\$24,341	\$24,793	\$25,586			,				. ,
\$55,000	\$21,644	\$21,883	\$22,482	\$24,297	\$24,785	\$25,030	\$25,520	\$25,766	\$26,259	\$26,753	\$27,250	\$28,122							
\$60,000	\$23,592	\$23,853	\$24,507	\$26,486	\$27,018	\$27,285	\$27,820	\$28,088	\$28,626	\$29,165	\$29,706	\$30,658							
\$65,000	\$25,541	\$25,823	\$26,532	\$28,675	\$29,252	\$29,541	\$30,120	\$30,411	\$30,993	\$31,577	\$32,163	\$33,194							
\$70,000	\$27,490	\$27,794	\$28,556	\$30,865	\$31,485	\$31,796	\$32,420	\$32,733	\$33,360	\$33,989									

(Harmoney)																			
Effective from — 14 Nov 2023																			
Total repayment over the life of the loan																			
This table shows the total repayments over the life						•		t Fee											
The repayments shown are for the full term of the Total loan amount includes establishment fee	ioan. ir you repay ras	ster than required th	e total repayments	will be lower as as yo	ou pay less interest	. There is no fee for p	orepayment.												
These cost are indicative.																			
Term (months)	36																		
Establishment Fee (loans \$2k to <\$5k+)	\$150																		
Interest Rate Loan Amount	9.99%	10.99%	11.99%	12.99%	13.29%	13.49%	13.79%	13.99%	14.29%	14.49%	14.99%	15.49%	16.79%	18.49%	19.99%	21.99%	22.99%	23.99%	24.99%
\$2,000	\$2,497	\$2,534	\$2,570	\$2,608	\$2,619	\$2,626	\$2,637	\$2,645	\$2,656	\$2,664	\$2,683	\$2,702	\$2,751	\$2,817	\$2,876	\$2,956	\$2,996	\$3,036	\$3,077
\$5,000	\$5,981	\$6,069	\$6,157	\$6,246	\$6,273	\$6,291	\$6,318	\$6,336	\$6,363	\$6,381	\$6,426	\$6,472	\$6,591	\$6,748	\$6,889	\$7,080	\$7,176	\$7,273	\$7,370
\$10,000	\$11,789	\$11,961	\$12,135	\$12,310	\$12,363	\$12,398	\$12,451	\$12,487	\$12,540	\$12,576	\$12,665	\$12,755	\$12,989	\$13,300	\$13,578	\$13,953	\$14,143	\$14,334	\$14,526
\$15,000 \$20,000	\$17,596 \$23,403	\$17,853 \$23,745	\$18,112 \$24.090	\$18,374 \$24,438	\$18,453 \$24,543	\$18,506 \$24,613	\$18,585 \$24,710	\$18,638 \$24,789	\$18,717 \$24.895	\$18,771	\$18,904 \$25,143	\$19,038 \$25,321	\$19,388 \$25,787	\$19,852 \$26,404	\$20,266 \$26,955	\$20,826	\$21,109 \$28.076	\$21,395 \$28.456	\$21,682
\$20,000 \$25,000	\$23,403 \$29.210	\$23,745 \$29.637	\$24,090	\$24,438 \$30.502	\$24,543 \$30.633	\$24,613 \$30,721	\$24,719 \$30.852	\$24,789	\$24,895 \$31.072	\$24,965 \$31.160	\$25,143 \$31.382	\$25,321 \$31.604	\$25,787 \$32.185	\$26,404 \$32,955	\$26,955	\$27,700 \$34.573	\$28,076	\$28,456 \$35,517	\$28,838 \$35,994
\$30,000	\$35,018	\$35,529	\$36,046	\$36,566	\$36,723	\$36,828	\$36,986	\$37,091	\$37,249	\$37,355	\$37,620	\$37,887	\$38,584	\$39,507	\$40,332	\$41,446	\$42,010	\$42,578	\$43,150
\$35,000	\$40,825	\$41,422	\$42,023	\$42,630	\$42,813	\$42,936	\$43,119	\$43,242	\$43,427	\$43,550	\$43,859	\$44,170	\$44,983	\$46,059	\$47,020	\$48,320	\$48,977	\$49,639	\$50,305
\$40,000	\$46,632	\$47,314	\$48,001	\$48,694	\$48,903	\$49,043	\$49,253	\$49,393	\$49,604	\$49,745	\$50,098	\$50,453	\$51,382	\$52,611	\$53,709	\$55,193	\$55,943	\$56,700	\$57,461
\$45,000 \$50,000	\$52,439 \$58,247	\$53,206 \$59,098	\$53,979 \$59,956	\$54,758	\$54,993 \$61,084	\$55,151 \$61,258	\$55,387 \$61,520	\$55,544 \$61,696	\$55,782 \$61,959	\$55,940 \$62,135	\$56,337 \$62,576	\$56,736 \$63,019	\$57,780	\$59,162	\$60,397	\$62,066	\$62,910	\$63,761	\$64,617
\$50,000 \$55,000	\$58,247 \$64,054	\$59,098 \$64,990	\$59,956 \$65,934	\$60,822 \$66,886	\$61,084 \$67,174	\$61,258 \$67,366	\$61,520 \$67,654	\$61,696 \$67.847	\$61,959 \$68 136	\$62,135 \$68,330	\$62,576 \$68.815	\$63,019							
\$60,000	\$69,861	\$70,882	\$71,912	\$72,950	\$73,264	\$73,473	\$73,788	\$73,998	\$74,314	\$74,525	\$75,054	\$75,585							
\$65,000	\$75,668	\$76,774	\$77,890	\$79,014	\$79,354	\$79,580	\$79,921	\$80,149	\$80,491	\$80,720	\$81,293	\$81,868							
\$70,000	\$81,476	\$82,666	\$83,867	\$85,079	\$85,444	\$85,688	\$86,055	\$86,300	\$86,668	\$86,914									
Term (months)	60																		
Establishment Fee (loans \$2k to <\$5k+)	\$150																		
, , , , , , , , , , , , , , , , , , , ,																			
Interest Rate	9.99%	10.99%	11.99%	12.99%	13.29%	13.49%	13.79%	13.99%	14.29%	14.49%	14.99%	15.49%	16.79%	18.49%	19.99%	21.99%	22.99%	23.99%	24.99%
Loan Amount																			
\$2,000 \$5,000	\$2,740 \$6,564	\$2,804 \$6,717	\$2,869 \$6,872	\$2,934 \$7,029	\$2,954 \$7,077	\$2,968 \$7,108	\$2,988 \$7,156	\$3,001 \$7,188	\$3,021 \$7,236	\$3,034 \$7,269	\$3,068 \$7,349	\$3,102 \$7,431	\$3,191 \$7,645	\$3,310 \$7,929	\$3,417 \$8,185	\$3,562 \$8,532	\$3,636 \$8,709	\$3,710 \$8,888	\$3,786 \$9,068
\$10,000	\$12,936	\$13.238	\$13,544	\$13.854	\$13,947	\$14,010	\$14,104	\$14,167	\$14.262	\$14,326	\$14,485	\$14,645	\$15.067	\$15,627	\$16,131	\$16,816	\$17,164	\$17,516	\$17,871
\$15,000	\$19,309	\$19,759	\$20,216	\$20,678	\$20,818	\$20,911	\$21,052	\$21,146	\$21,288	\$21,382	\$21,620	\$21,860	\$22,488	\$23,326	\$24,078	\$25,100	\$25,620	\$26,145	\$26,675
\$20,000	\$25,682	\$26,281	\$26,887	\$27,502	\$27,688	\$27,813	\$28,000	\$28,125	\$28,313	\$28,439	\$28,756	\$29,074	\$29,910	\$31,024	\$32,024	\$33,384	\$34,075	\$34,773	\$35,479
\$25,000	\$32,054	\$32,802	\$33,559	\$34,327	\$34,559	\$34,714	\$34,948	\$35,104	\$35,339	\$35,496	\$35,891	\$36,288	\$37,332	\$38,722	\$39,971	\$41,668	\$42,531	\$43,402	\$44,282
\$30,000 \$35,000	\$38,427 \$44,800	\$39,323 \$45,844	\$40,231 \$46,903	\$41,151 \$47,975	\$41,429 \$48,300	\$41,615 \$48,517	\$41,896 \$48,843	\$42,083 \$49,062	\$42,365 \$49,390	\$42,553 \$49,610	\$43,026 \$50,162	\$43,503 \$50,717	\$44,754 \$52,176	\$46,420 \$54,118	\$47,917 \$55,864	\$49,952 \$58,236	\$50,986 \$59,442	\$52,031 \$60,659	\$53,086 \$61,890
\$40,000	\$51,172	\$52,365	\$53,575	\$54,800	\$55,170	\$55,418	\$55,791	\$56,041	\$56,416	\$56,667	\$57,297	\$57,931	\$59,598	\$61,817	\$63,810	\$66,520	\$67,897	\$69,288	\$70,693
\$45,000	\$57,545	\$58,887	\$60,247	\$61,624	\$62,041	\$62,320	\$62,739	\$63,020	\$63,442	\$63,724	\$64,433	\$65,146	\$67,020	\$69,515	\$71,757	\$74,804	\$76,352	\$77,917	\$79,497
\$50,000	\$63,918	\$65,408	\$66,918	\$68,449	\$68,912	\$69,221	\$69,687	\$69,999	\$70,467	\$70,781	\$71,568	\$72,360							
\$55,000	\$70,290	\$71,929	\$73,590	\$75,273	\$75,782	\$76,123	\$76,635	\$76,977	\$77,493	\$77,838	\$78,704	\$79,575							
\$60,000 \$65,000	\$76,663 \$83.035	\$78,450 \$84,972	\$80,262 \$86,934	\$82,097 \$88,922	\$82,653 \$89,523	\$83,024 \$89,925	\$83,583 \$90,531	\$83,956 \$90,935	\$84,519 \$91,544	\$84,895 \$91,952	\$85,839 \$92.974	\$86,789 \$94,003							
\$70,000	\$89,408	\$91,493	\$93,606	\$95,746	\$96,394	\$96,827	\$90,531	\$90,935	\$98,570	\$99,009	\$92,974	\$94,003							
Term (months) Establishment Fee (loans \$2k to <\$5k+)	84 \$150																		
Interest Rate	9.99%	10.99%	11.99%	12.99%	13.29%	13.49%	13.79%	13.99%	14.29%	14.49%	14.99%	15.49%	16.79%	18.49%	19.99%	21.99%	22.99%	23.99%	24.99%
Loan Amount	2.3370	. 2.00 /0			. 5.20 /0	. 3.4070	.5.7070	. 5.00%		10 / 0			23.7370	23.4370	_3.3370		,,,,,	_5.55,0	2-1.5570
\$2,000	\$2,997	\$3,091	\$3,187	\$3,284	\$3,314	\$3,334	\$3,364	\$3,383	\$3,413	\$3,434	\$3,484	\$3,535	\$3,669	\$3,848	\$4,009	\$4,230	\$4,342	\$4,455	\$4,570
\$5,000	\$7,179	\$7,405	\$7,634	\$7,867	\$7,938	\$7,986	\$8,057	\$8,105	\$8,176	\$8,224	\$8,345	\$8,467	\$8,788	\$9,217	\$9,604	\$10,131	\$10,400	\$10,672	\$10,947
\$10,000 \$15,000	\$14,150 \$21,120	\$14,594 \$21,783	\$15,046 \$22.458	\$15,506 \$23,144	\$15,645 \$23,352	\$15,738 \$23,491	\$15,879 \$23,701	\$15,973 \$23.842	\$16,115 \$24.053	\$16,209 \$24,194	\$16,448 \$24,550	\$16,688 \$24,908	\$17,320 \$25,852	\$18,166 \$27,114	\$18,928 \$28,252	\$19,968 \$29.804	\$20,497 \$30.595	\$21,033 \$31,394	\$21,575 \$32,203
\$15,000 \$20,000	\$21,120 \$28.090	\$21,783 \$28.973	\$22,458 \$29.870	\$23,144	\$23,352 \$31,059	\$23,491 \$31.244	\$23,701 \$31.523	\$23,842 \$31.710	\$24,053 \$31.991	\$24,194 \$32,179	\$24,550 \$32,652	\$24,908 \$33,129	\$25,852 \$34.385	\$27,114 \$36,063	\$28,252 \$37.576	\$29,804	\$30,595	\$31,394 \$41,756	\$32,203 \$42,832
\$25,000	\$35,061	\$36,162	\$37,282	\$38,421	\$38,766	\$38,997	\$39,345	\$39,578	\$39,929	\$40,164	\$40,754	\$41,349	\$42,917	\$45,011	\$46,900	\$49,477	\$50,789	\$52,117	\$53,460
\$30,000	\$42,031	\$43,351	\$44,694	\$46,059	\$46,473	\$46,750	\$47,168	\$47,447	\$47,868	\$48,149	\$48,857	\$49,570	\$51,449	\$53,960	\$56,224	\$59,313	\$60,886	\$62,478	\$64,088
\$35,000	\$49,001	\$50,540	\$52,106	\$53,698	\$54,180	\$54,503	\$54,990	\$55,315	\$55,806	\$56,134	\$56,959	\$57,790	\$59,981	\$62,908	\$65,548	\$69,149	\$70,983	\$72,839	\$74,716
\$40,000	\$55,972 \$62,942	\$57,729 \$64,919	\$59,518 \$66,929	\$61,336 \$68,974	\$61,887 \$69,594	\$62,256 \$70,009	\$62,812 \$70,634	\$63,184	\$63,744 \$71,682	\$64,119	\$65,061	\$66,011	\$68,513	\$71,857 \$80.805	\$74,872	\$78,986 \$88.822	\$81,080	\$83,200 \$93,562	\$85,344 \$95,973
\$45,000 \$50.000	\$62,942 \$69.912	\$64,919 \$72,108	\$66,929 \$74.341	\$68,974 \$76.613	\$69,594 \$77,301	\$70,009 \$77.762	\$70,634 \$78.456	\$71,052 \$78.921	\$71,682 \$79.621	\$72,104 \$80.089	\$73,164 \$81.266	\$74,231 \$82.452	\$77,045	d08,08¢	\$84,196	\$66,822	\$91,178	\$93,56Z	\$95,973
\$55,000	\$76,883	\$79,297	\$81,753	\$84,251	\$85,008	\$85,515	\$86,278	\$86,789	\$87,559	\$88,074	\$89,368	\$90,672							
\$60,000	\$83,853	\$86,486	\$89,165	\$91,889	\$92,715	\$93,268	\$94,101	\$94,658	\$95,497	\$96,059	\$97,470	\$98,893							
\$65,000	\$90,823	\$93,675	\$96,577	\$99,528	\$100,422	\$101,021	\$101,923	\$102,526	\$103,435	\$104,044	\$105,573	\$107,114							
\$70,000	\$97,794	\$100,865	\$103,989	\$107,166	\$108,129	\$108,774	\$109,745	\$110,395	\$111,374	\$112,029									

Companies																				
Company Comp																				
Company Comp	Harmoney																			
Note that the first interest in the content of the	Harmoney																			
The part of the first income 1985	Effective from 14 New 2022																			
Part	Effective from = 14 NOV 2023																			
Control of the Part	Total repayment over the life of the secured I	loan																		
Control of the Part								=												
Marie						,			nt Fee											
Part		ie ioan. Il you repay is	sater triair required t	ine total repayments	s will be lower as as y	ou pay less littere.	at. There is no lee for	ргерауттетт.												
Control Cont																				
Control Cont																				
Control 100																				
March Marc	Establishment Fee (loans \$2k to <\$5k+)	\$150																		
March Marc	Interest Rate	9.89%	9.99%	10.24%	10.99%	11.19%	11.29%	11.49%	11.59%	11.79%	11.99%	12.19%	12.54%	13.79%	15.49%	16.99%	18.99%	19.49%	20.49%	21.49%
1500 1507	Loan Amount																			
1909 1977 1978 1918 1918 1918 1909 1918 1909 1918 1909 1918 1909 1918 1919 1919																				
1500 1500																				
12000 1200																				
142000 12400 12400 12400 12500 12400 12500 12400 12500 12400 12500																				
Section 150,00	,	\$29,168	\$29,210			\$29,723				\$29,982							\$33,184	,		
1400 1400																				
Second S																				
Second S																				
March Marc													\$34,407	\$33,367	\$50,750	\$37,942	\$59,572	\$39,964	\$00,612	\$01,047
Second 19-90 19-	,		\$64,054		\$64,990		\$65,272			\$65,745	\$65,934	\$66,124								
Property	\$60,000		\$69,861		\$70,882						\$71,912	\$72,119								
The proposal of the proposal o											\$77,890	\$78,114								
Note Policy Pol	\$70,000	\$81,357	\$81,476	\$81,772	\$82,666	\$82,906	\$83,026	\$83,266	\$83,386	\$83,626										
Note Policy Pol	Term (months)	60																		
Second S																				
Second S																				
\$2,000 \$12,74 \$2,76 \$2,96 \$3,07 \$2,26 \$3,07 \$2,20 \$2,26 \$2,00 \$2,26 \$2,00 \$2,26 \$3,07 \$3,20 \$3,3		9.89%	9.99%	10.24%	10.99%	11.19%	11.29%	11.49%	11.59%	11.79%	11.99%	12.19%	12.54%	13.79%	15.49%	16.99%	18.99%	19.49%	20.49%	21.49%
\$ 5,000 \$ 5,040 \$ 50,000 \$ 50,		60.704	60.740	80.750	60.004	60.047	60 000	60.000	60.040	60.050	60.000	60.000	60.005	60.000	60.400	60.005	60.040	60.004	60.450	60 500
\$1,000 \$10,000																				
\$19,000 \$19,00																				
\$1,000 \$1		\$19,264	\$19,309	\$19,421	\$19,759	\$19,850	\$19,896	\$19,987		\$20,124	\$20,216	\$20,308	\$20,469	\$21,052	\$21,860	\$22,586	\$23,575	\$23,826	\$24,331	\$24,843
\$35.000 \$43.000 \$43.000 \$44.000 \$44.000 \$44.000 \$44.000 \$44.000 \$44.000 \$44.000 \$44.000 \$44.000 \$44.000 \$44.000 \$44.000 \$45.000 \$44.000 \$45.000 \$44.000 \$45.000 \$44.000 \$45.000 \$44.000 \$45.00										,										
\$30,000 \$44,600 \$45,600 \$45,600 \$45,600 \$45,600 \$45,000 \$45,000 \$22,727 \$46,070 \$46,000 \$57,000 \$53,000 \$47,100 \$40,000 \$57,100 \$40,000 \$57,100 \$40,000 \$57,100 \$40,00																				
\$45.000 \$51,044 \$51,172 \$51,469 \$52,365 \$55,769 \$55,77																				
\$40,00 \$97,42 \$97,546 \$97,00 \$98,3916 \$97,000 \$98,3916 \$99,000 \$98,3916 \$97,000 \$98,3916 \$97,000 \$98,3916 \$97,000 \$98,3916 \$97,000 \$97																				
\$65,000 \$71,028 \$70,208 \$71,029 \$71,009 \$71,009 \$71,000 \$72,000 \$72,000 \$72,000 \$72,000 \$72,000 \$73,000 \$73,000 \$73,000 \$73,000 \$73,000 \$74,000 \$77,000 \$78,00			\$57,545											\$62,739		\$67,311		\$71,005		
850,000 \$78,485 \$77,007 \$78,480 \$77,107 \$78,450 \$78,811 \$77,908 \$79,351 \$79,354 \$79,808 \$80,022 \$80,027 \$81,209 \$80,020 \$80,02	,			,																
\$65,000 \$82,043 \$89,001 \$89,008 \$89,009 \$89,00	,	,	,	,		. ,				,	,									
870,000 \$89,201 \$89,406 \$89,627 \$91,493 \$91,913 \$92,145 \$92,46\$ \$92,77 \$93,161 \$93,000 \$																				
Interest Rate			,									407,020	\$50,524							
Interest Rate																				
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Interest Rate 9.89% 9.99% 10.24% 10.99% 11.19% 11.29% 11.19% 11.19% 11.29% 11.11111 11.1111 11.1111 11.1111 11.111 11.111 11.111 11.111 11.11																				
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