

## Personal Loan Summary Box

### Summary box

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

<b>Representative APR</b>	<b>4.9% APR representative</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>APR ranges</b>	<b>Loan size range</b> £7,500-£14,950	<b>From %</b> 4.9%	<b>To %</b> 15.4%	<b>Representative APR</b> 4.9%	
<b>Interest charging information</b>	Once agreed and if you are accepted, the interest rate 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 will be debited to the loan account twice a year at six monthly intervals and immediately prior to account closure.				
<b>Repayment information</b>	Payments are made by standing order. First monthly payment is due one month after your loan is opened on your chosen payment date.				
<b>Repayment period</b>	Loans are available over 12 to 60 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>	If a duplicate statement is needed, there is a fee of £2.50.				
<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>	You have the right to repay all or part of the loan at any time. If you repay your loan early in full or in part we may charge you: 28 days additional interest if your loan agreement was for a term of a year or less at the time it was made, or 58 days additional interest if your loan agreement was for a term of more than a year at the time it was made.				
<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	4.9%	36 months	£224.68	£8,088.37
	£10,000	4.9%	60 months	£188.32	£11,298.89
	£14,500	4.9%	60 months	£273.06	£16,383.42

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