

<b>Summary box</b>					
Key Information for our Professional and Career Development Loan from £300 to £10,000					
<b>APR</b>	<b>Typical 9.9% APR</b> If successful, you will pay the above interest rate.				
<b>Interest rate ranges</b>	<b>Loan size range</b> £300-£10,000	<b>From %</b> 9.9%	<b>To %</b> 9.9%	<b>Representative APR</b> 9.9%	
<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 account balance commencing one calendar month before the first installment is due and will be debited to that account at each of the Bank's quarter year ends and immediately before repayment. The loan advances will be debited to your Professional and Career Development Loan account as they are paid by us to the Institute providing the tuition to you.				
<b>Repayment Information</b>	Payments are made by standing order. Firstly monthly payment is due one month after course completion.				
<b>Repayment Period</b>	Loans are available over 12 to 60 months.				
<b>Amount of Loan Available</b>	Loans are available from £300-£10,000 at £50 Increments.				
<b>Application/Arrangement fee</b>	No arrangement fees.				
<b>Other Fees</b>	No other fees.				
<b>Default Fees</b>	For late payment of the whole or part of an installment, interest will be owed on the installment 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>
	£300	9.9%	36 months	£9.63	£346.49
	£5,000	9.9%	36 months	£160.43	£5,775.43
	£10,000	9.9%	60 months	£210.39	£12,623.58