

Loan Products and Interest Rates

Last updated: 07 July 2020

Product	Amount	Interest Rate	Maximum Term
Personal Unsecured Loan ALL MEMBERS	£100 – £750	42.6% APR 3.00% pm	Up to 12 months
	£751 – £2,000	34.5% APR 2.50% pm	Up to 18 months
	£2,001 – £5,000	26.8% APR 2.00% pm	Up to 36 months
	£5001 – £7,500	19.6% APR 1.50% pm	Up to 60 months
	£7,501 – £12,000	16.1% APR 1.25% pm	Up to 60 months
Payroll Instant NO TOP UPS- INSTANT DECISION	Up to £250	42.6% APR 3.00% pm	Up to 6 months
Payroll Unsecured Loan Personal Unsecured Loan rate reduced by 0.50%	£100 – £750	34.5% APR 2.50% pm	Up to 12 months
	£751 - £2,000	26.8% APR 2.00% pm	Up to 18 months
	£2,001 - £5,000	19.6% APR 1.50% pm	Up to 36 months
	£5,001 - £7,500	12.7% APR 1.00% pm	Up to 60 months
	£7,501 - £12,000	9.4% APR 0.75% pm	Up to 60 months
Loyalty Loan 33% (1/3) of the amount borrowed held in ASA for the duration of the loan Personal Unsecured Loan rate reduced by one third (1/3)	£100 - £750	26.8% APR 2.00% pm	Up to 12 months
	£751 - £2,000	21.9% APR 1.67% pm	Up to 18 months
	£2,001 - £5,000	17.2% APR 1.33% pm	Up to 36 months
	£5,001 - £7,500	12.7% APR 1.00% pm	Up to 60 months
	£7,501 - £12,000	10.6% APR 0.84% pm	Up to 60 months
Fully Secured Loan 100% Shares Attached Personal Unsecured Loan rate reduced by 1.5% (minimum 0.40% - 4.9% APR)	£100 - £750	19.6% APR 1.50% pm	Up to 12 months
	£751 - £2,000	12.7% APR 1.00% pm	Up to 18 months
	£2,001 - £5,000	6.2% APR 0.50% pm	Up to 36 months
	£5,001 - £7,500	4.9% APR 0.40% pm	Up to 60 months
	£7,501 - £12,000	4.9% APR 0.40% pm	Up to 60 months