Total Cost of Borrowing																					
-																					
This table shows the total cost of borrowing	through Ha	rmoney. The total	l cost of borro	owing is the to	otal amount of	interest paid over the term	of the loan plu	s the cost of the only o	compulsory fee - the	e Establishment Fe	e										
The costs shown are for the full term of the I	oan. If you	repay faster than r	required the	cost of borrov	ving will reduc	e as you pay less interest. T	here is no fee f	or prepayment.													
These costs are indicative.																					
Term (months)		36																			
Establishment Fee (loans \$2k to <\$5k+)	\$275																				
Establishment Fee (loans \$5k+)	\$575																				
Risk Grade	A1	A2	A	3	A4	A5	B1	B2	B3	B4	85	C1	C2	C3	C4	C5	D1	D2	D3	D4	D5
Interest Rate	74	6.99%	8.49%	9.9		10.99% 11.99%		99% 13.69%					14.99% 15.499		5.99% 16.4			8.99% 20.49%			
Loan Amount (ex. Establishment Fee)		0.3370	0.4570	5.5	570	10.5570 11.5570		15.057	13.337			/	14.5576 15.457		10	10.557		20.437			25.05.
\$2,000	\$528	\$585	ć	642	\$681	\$720	\$759	\$787	\$799	\$819	\$831	\$839	\$859	\$879	\$899	\$920	\$1,002	\$1,064	\$1,149	\$1,230	\$1,286
\$5,000	\$1,196	\$1,335		1,475	\$1,570	\$1,665	\$1,761	\$1,829	\$1,858	\$1,907	\$1,937	\$1,956	\$2,006	\$2,055	\$2,105	\$2,155	\$2,356	\$2,509	\$2,716	\$2,915	\$3,053
\$10,000	\$1,753	\$2,016		2,282	\$2,462	\$2,643	\$2,825	\$2,954	\$3,010	\$3,102	\$3,158	\$3,195	\$3,289	\$3,382	\$3,477	\$3,571	\$3,953	\$4,243	\$4,636	\$5,014	\$5,276
\$15.000	\$2.310	\$2.697		3.090	\$3,354	\$3.621	\$3.889	\$4.079	\$4.161	\$4.297	\$4,379	\$4,434	\$4,572	\$4,710	\$4.848	\$4,988	\$5.550	\$5.978	\$6.556	\$7,113	\$7.498
\$20,000	\$2,867	\$3,379	\$	3,897	\$4,246	\$4,598	\$4,954	\$5,204	\$5,312	\$5,492	\$5,601	\$5,673	\$5,855	\$6,037	\$6,220	\$6,404	\$7,147	\$7,712	\$8,476	\$9,212	\$9,721
\$25,000	\$3,424	\$4,060	Ś	4,704	\$5,138	\$5,576	\$6,018	\$6,329	\$6,463	\$6,687	\$6,822	\$6,912	\$7,138	\$7,365	\$7,592	\$7,821					
\$30,000	\$3,981	\$4,741	\$	5,511	\$6,030	\$6,554	\$7,082	\$7,454	\$7,614	\$7,882	\$8,043	\$8,151	\$8,421	\$8,692	\$8,964	\$9,237					
\$35,000	\$4,538	\$5,423	\$	6,319	\$6,922	\$7,531	\$8,146	\$8,579	\$8,765	\$9,077	\$9,264										
\$40,000	\$5,095	\$6,104	\$	7,126	\$7,815	\$8,509	\$9,210	\$9,704	\$9,916	\$10,272	\$10,486										
\$45,000	\$5,653	\$6,785	\$	7,933	\$8,707	\$9,487															
\$50,000	\$6,210	\$7,467	\$	8,740	\$9,599	\$10,465															
Term (months)		60																			
Establishment Fee (loans \$2k to <\$5k+)	\$275																				
Establishment Fee (loans \$5k+)	\$575																				
Risk Grade	A1	A2	А	.3	A4	A5	B1	B2	B3	B4	B5	C1	C2	C3	C4	C5	D1	D2	D3	D4	D5
Interest Rate		6.99%	8.49%	9.9	9%	10.99% 11.99%	12.	99% 13.69%	6 13.999	6 14.49	% 14.79	%	14.99% 15.49%	6 1	5.99% 16.4	19% 16.99%	6 1	8.99% 20.49%	22.49	% 24.39	% 25.69
Loan Amount (ex. Establishment Fee)																					
\$2,000	\$702	\$800	\$	900	\$967	\$1,036	\$1,105	\$1,154	\$1,175	\$1,211	\$1,232	\$1,247	\$1,283	\$1,319	\$1,355	\$1,392	\$1,540	\$1,654	\$1,808	\$1,958	\$2,062
\$5,000	\$1,622	\$1,861	\$	2,105	\$2,271	\$2,439	\$2,609	\$2,730	\$2,781	\$2,868	\$2,921	\$2,956	\$3,044	\$3,133	\$3,222	\$3,311	\$3,675	\$3,954	\$4,332	\$4,699	\$4,954
\$10,000	\$2,561	\$3,015	\$	3,478	\$3,792	\$4,111	\$4,434	\$4,662	\$4,760	\$4,925	\$5,025	\$5,091	\$5,258	\$5,426	\$5,595	\$5,766	\$6,456	\$6,984	\$7,701	\$8,397	\$8,881
\$15,000	\$3,500	\$4,168	\$	4,851	\$5,314	\$5,783	\$6,258	\$6,594	\$6,739	\$6,982	\$7,129	\$7,227	\$7,473	\$7,720	\$7,969	\$8,220	\$9,236	\$10,014	\$11,071	\$12,096	\$12,808
\$20,000	\$4,439	\$5,322	\$	6,223	\$6,835	\$7,455	\$8,082	\$8,527	\$8,718	\$9,039	\$9,233	\$9,362	\$9,687	\$10,014	\$10,343	\$10,674	\$12,017	\$13,044	\$14,440	\$15,794	\$16,735
\$25,000	\$5,378	\$6,475	\$	7,596	\$8,356	\$9,126	\$9,907	\$10,459	\$10,697	\$11,096	\$11,337	\$11,498	\$11,902	\$12,308	\$12,717	\$13,128					
\$30,000	\$6,317	\$7,629	\$	8,969	\$9,877	\$10,798	\$11,731	\$12,391	\$12,676	\$13,153	\$13,441	\$13,633	\$14,116	\$14,602	\$15,090	\$15,582					
\$35,000	\$7,256	\$8,782	\$	10,341	\$11,399	\$12,470	\$13,556	\$14,324	\$14,655	\$15,210	\$15,545										
\$40,000	\$8,195	\$9,936	\$	11,714	\$12,920	\$14,142	\$15,380	\$16,256	\$16,634	\$17,267	\$17,649										
\$45,000	\$9,133	\$11,089	9 \$	13,087	\$14,441	\$15,814															
\$50,000	\$10,072	\$12,243	3 \$	14,459	\$15,962	\$17,485															

Total repayme	ent over the lif	e of the loan																		
		ments over the life of the								ient Fee										
		he full term of the loan	. If you repay faster	than required t	he total repayments wi	ll be lower as as you	pay less intere	st. There is no fee for	prepayment.											
These cost are in	ndicative.																			
Term (months)		36																		
Establishment F	ee \$275																			
Establishment F	ee \$575																			
Risk Grade	A1	A2	A3	A4	A5	B1	B2	B3	B4	B5	C1	C2	C3	C4	C5	D1	D2	D3	D4	D5
Interest Rate		.99% 8.49%	6 9.999	6 10.	99% 11.99%	12.99%	13.6	59% 13.99%	6 14.49	% 14.79%			% 15	.99% 16.49%	6 16.999	6 18.9	20.49	6 22.49%	24.39	% 25.69
Loan Amount (e																				
\$2,000	\$2,528	\$2,585	\$2,642	\$2,681	\$2,720	\$2,759	\$2,787	\$2,799	\$2,819	\$2,831	\$2,839	\$2,859	\$2,879	\$2,899	\$2,920	\$3,002	\$3,064	\$3,149	\$3,230	\$3,286
\$5,000	\$6,196	\$6,335	\$6,475	\$6,570	\$6,665	\$6,761	\$6,829	\$6,858	\$6,907	\$6,937	\$6,956	\$7,006	\$7,055	\$7,105	\$7,155	\$7,356	\$7,509	\$7,716	\$7,915	\$8,053
\$10,000	\$11,753	\$12,016	\$12,282	\$12,462	\$12,643	\$12,825	\$12,954	\$13,010	\$13,102	\$13,158	\$13,195	\$13,289	\$13,382	\$13,477	\$13,571	\$13,953	\$14,243	\$14,636	\$15,014	\$15,276
\$15.000	\$17,310	\$17,697	\$18.090	\$18,354	\$18,621	\$18,889	\$19,079	\$19,161	\$19,297	\$19.379	\$19,434	\$19,572	\$19,710	\$19.848	\$19,988	\$20,550	\$20,978	\$21,556	\$22,113	\$22,498
\$20,000	\$22,867	\$23,379	\$23,897	\$24,246	\$24,598	\$24,954	\$25,204	\$25,312	\$25,492	\$25,601	\$25,673	\$25,855	\$26,037	\$26,220	\$26,404	\$27,147	\$27,712	\$28,476	\$29,212	\$29,721
\$25,000	\$28,424	\$29,060	\$29,704	\$30,138	\$30,576	\$31,018	\$31,329	\$31,463	\$31,687	\$31,822	\$31,912	\$32,138	\$32,365	\$32,592	\$32,821	+=-,=	+	1-0,	+,	+
\$30,000	\$33,981	\$34,741	\$35,511	\$36,030	\$36,554	\$37,082	\$37,454	\$37,614	\$37,882	\$38,043	\$38,151	\$38,421	\$38,692	\$38,964	\$39,237					
\$35,000	\$39,538	\$40,423	\$41,319	\$41,922	\$42,531	\$43,146	\$43,579	\$43,765	\$44,077	\$44,264	\$50,151	\$50,421	\$50,05 <u>2</u>	\$30,504	\$33, 2 37					
\$40.000	\$45,095	\$46,104	\$47,126	\$47,815	\$48,509	\$49,210	\$49,704	\$49,916	\$50,272	\$50,486										
\$45,000	\$50,653	\$51,785	\$52,933	\$53,707	\$54,487	+,	+,	1.0,000	+	+,										
\$50,000	\$56,210	\$57,467	\$58,740	\$59,599	\$60,465															
Term (months)		60																		
Establishment F	ee \$275																			
Establishment F	ee \$575																			
Risk Grade	A1	A2	A3	A4	A5	B1	B2	B3	B4	B5	C1	C2	C3	C4	C5	D1	D2	D3	D4	D5
Interest Rate		.99% 8.49%	6 9.999	6 10.9	99% 11.99%	12.99%	13.6	59% 13.99%	6 14.49	% 14.79%	5 14.999	% 15.49	% 15	.99% 16.49%	6 16.99%	6 18.9	99% 20.495	6 22.49%	24.399	% 25.699
Loan Amount (e			40.000	40.057	40.000	40.405	40.454	40.475	40.044	40.000	40.047	40.000	40.040	40.055	40.000	40.540	40.054	43.000	40.050	44.052
\$2,000	\$2,702	\$2,800	\$2,900	\$2,967	\$3,036	\$3,105	\$3,154	\$3,175	\$3,211	\$3,232	\$3,247	\$3,283	\$3,319	\$3,355	\$3,392	\$3,540	\$3,654	\$3,808	\$3,958	\$4,062
\$5,000	\$6,622	\$6,861	\$7,105	\$7,271	\$7,439	\$7,609	\$7,730	\$7,781	\$7,868	\$7,921	\$7,956	\$8,044	\$8,133	\$8,222	\$8,311	\$8,675	\$8,954	\$9,332	\$9,699	\$9,954
\$10,000	\$12,561	\$13,015	\$13,478	\$13,792	\$14,111		\$14,662	\$14,760	\$14,925	\$15,025	\$15,091	\$15,258	\$15,426	\$15,595	\$15,766	\$16,456	\$16,984	\$17,701	\$18,397	\$18,881
\$15,000	\$18,500	\$19,168	\$19,851	\$20,314	\$20,783	\$21,258	\$21,594	\$21,739	\$21,982	\$22,129	\$22,227	\$22,473	\$22,720	\$22,969	\$23,220	\$24,236	\$25,014	\$26,071	\$27,096	\$27,808
\$20,000	\$24,439	\$25,322	\$26,223	\$26,835	\$27,455	\$28,082	\$28,527	\$28,718	\$29,039	\$29,233	\$29,362	\$29,687	\$30,014	\$30,343	\$30,674	\$32,017	\$33,044	\$34,440	\$35,794	\$36,735
\$25,000	\$30,378	\$31,475	\$32,596	\$33,356	\$34,126	\$34,907	\$35,459	\$35,697	\$36,096	\$36,337	\$36,498	\$36,902	\$37,308	\$37,717	\$38,128					
\$30,000	\$36,317	\$37,629	\$38,969	\$39,877	\$40,798	\$41,731	\$42,391	\$42,676	\$43,153	\$43,441	\$43,633	\$44,116	\$44,602	\$45,090	\$45,582					
\$35,000	\$42,256	\$43,782	\$45,341	\$46,399	\$47,470	\$48,556	\$49,324	\$49,655	\$50,210	\$50,545										
\$40,000	\$48,195	\$49,936	\$51,714	\$52,920	\$54,142	\$55,380	\$56,256	\$56,634	\$57,267	\$57,649										
\$45,000	\$54,133	\$56,089	\$58,087	\$59,441	\$60,814															
\$50,000	\$60,072	\$62,243	\$64,459	\$65,962	\$67,485															