

Total Cost of Borrowing

This table shows the total cost of borrowing through Harmony. The total cost of borrowing is the total amount of interest paid over the term of the loan. The costs shown are for the full term of the loan. If you repay faster than required the cost of borrowing will reduce as you pay less interest. These costs are indicative.

Term (months)	36
Platform Fee (loans \$5k+)	\$500
Platform Fee (loans \$2 to <\$5k+)	\$200

Risk Grade	A1	A2	A3	A4	A5	B1
Interest Rate	6.99%	9.49%	10.99%	11.99%	12.99%	14.49%
Loan Amount (ex. Platform Fee)						
\$2,000	\$445	\$537	\$593	\$630	\$668	\$726
\$5,000	\$1,113	\$1,342	\$1,481	\$1,575	\$1,670	\$1,814
\$10,000	\$1,670	\$2,107	\$2,373	\$2,553	\$2,734	\$3,009
\$15,000	\$2,227	\$2,872	\$3,266	\$3,531	\$3,799	\$4,204
\$20,000	\$2,784	\$3,637	\$4,158	\$4,509	\$4,863	\$5,399
\$25,000	\$3,341	\$4,402	\$5,050	\$5,486	\$5,927	\$6,594
\$30,000	\$3,898	\$5,167	\$5,942	\$6,464	\$6,991	\$7,789
\$35,000	\$4,455	\$5,932	\$6,834	\$7,442	\$8,055	\$8,984
\$40,000	\$5,012	\$6,697	\$7,726	\$8,420	\$9,119	\$10,179
\$45,000	\$5,569	\$7,462	\$8,618	\$9,397	\$10,183	\$11,374
\$50,000	\$6,126	\$8,227	\$9,510	\$10,375	\$11,247	\$12,568
\$55,000	\$6,683	\$8,992	\$10,402	\$11,353	\$12,311	
\$60,000	\$7,240	\$9,758	\$11,295	\$12,330	\$13,375	
\$65,000	\$7,797	\$10,523	\$12,187	\$13,308	\$14,439	
\$70,000	\$8,354	\$11,288	\$13,079	\$14,286	\$15,503	

Term (months)	60
Platform Fee	\$500
Platform Fee (loans \$2 to <\$5k+)	\$200

Risk Grade	A1	A2	A3	A4	A5	B1
Interest Rate	6.99%	9.49%	10.99%	11.99%	12.99%	14.49%
Loan Amount (ex. Platform Fee)						
\$2,000	\$613	\$772	\$869	\$936	\$1,003	\$1,105
\$5,000	\$1,533	\$1,929	\$2,173	\$2,339	\$2,507	\$2,763
\$10,000	\$2,472	\$3,228	\$3,695	\$4,011	\$4,331	\$4,820
\$15,000	\$3,411	\$4,527	\$5,216	\$5,683	\$6,156	\$6,876
\$20,000	\$4,350	\$5,826	\$6,737	\$7,354	\$7,980	\$8,933
\$25,000	\$5,289	\$7,125	\$8,258	\$9,026	\$9,804	\$10,990
\$30,000	\$6,228	\$8,424	\$9,780	\$10,698	\$11,629	\$13,047
\$35,000	\$7,167	\$9,724	\$11,301	\$12,370	\$13,453	\$15,104
\$40,000	\$8,105	\$11,023	\$12,822	\$14,042	\$15,278	\$17,161
\$45,000	\$9,044	\$12,322	\$14,343	\$15,714	\$17,102	\$19,218
\$50,000	\$9,983	\$13,621	\$15,864	\$17,385	\$18,926	\$21,275
\$55,000	\$10,922	\$14,920	\$17,386	\$19,057	\$20,751	
\$60,000	\$11,861	\$16,219	\$18,907	\$20,729	\$22,575	
\$65,000	\$12,800	\$17,518	\$20,428	\$22,401	\$24,399	
\$70,000	\$13,739	\$18,817	\$21,949	\$24,073	\$26,224	

re loan plus the cost of the only compulsory fee - the Platform Fee
 re is no fee for prepayment.

B2	B3	B4	B5	C1	C2	C3	C4
14.69%	14.99%	14.99%	14.99%	16.49%	16.99%	17.49%	18.49%
\$733	\$745	\$745	\$745	\$804	\$823	\$843	\$883
\$1,834	\$1,863	\$1,863	\$1,863	\$2,009	\$2,058	\$2,108	\$2,207
\$3,046	\$3,102	\$3,102	\$3,102	\$3,381	\$3,475	\$3,569	\$3,759
\$4,259	\$4,341	\$4,341	\$4,341	\$4,753	\$4,891	\$5,031	\$5,310
\$5,471	\$5,579	\$5,579	\$5,579	\$6,125	\$6,308	\$6,492	\$6,862
\$6,684	\$6,818	\$6,818	\$6,818	\$7,497	\$7,725	\$7,954	\$8,414
\$7,896	\$8,057	\$8,057	\$8,057	\$8,869	\$9,141	\$9,415	\$9,966
\$9,109	\$9,296	\$9,296	\$9,296	\$10,240	\$10,558	\$10,876	\$11,518
\$10,321	\$10,535	\$10,535	\$10,535	\$11,612	\$11,974	\$12,338	\$13,069
\$11,533	\$11,774	\$11,774	\$11,774				
\$12,746	\$13,013	\$13,013	\$13,013				

B2	B3	B4	B5	C1	C2	C3	C4
14.69%	14.99%	14.99%	14.99%	16.49%	16.99%	17.49%	18.49%
\$1,119	\$1,140	\$1,140	\$1,140	\$1,244	\$1,280	\$1,315	\$1,387
\$2,797	\$2,849	\$2,849	\$2,849	\$3,111	\$3,200	\$3,289	\$3,468
\$4,885	\$4,984	\$4,984	\$4,984	\$5,485	\$5,654	\$5,824	\$6,166
\$6,974	\$7,120	\$7,120	\$7,120	\$7,859	\$8,108	\$8,359	\$8,864
\$9,062	\$9,255	\$9,255	\$9,255	\$10,232	\$10,562	\$10,894	\$11,563
\$11,150	\$11,391	\$11,391	\$11,391	\$12,606	\$13,016	\$13,429	\$14,261
\$13,238	\$13,526	\$13,526	\$13,526	\$14,980	\$15,470	\$15,964	\$16,959
\$15,327	\$15,661	\$15,661	\$15,661	\$17,354	\$17,925	\$18,499	\$19,657
\$17,415	\$17,797	\$17,797	\$17,797	\$19,727	\$20,379	\$21,034	\$22,356
\$19,503	\$19,932	\$19,932	\$19,932				
\$21,591	\$22,068	\$22,068	\$22,068				

C5	D1	D2	D3	D4	D5	E1	E2
18.49%	20.99%	22.49%	24.49%	28.69%	28.69%	28.69%	28.69%
\$883	\$983	\$1,045	\$1,128	\$1,306	\$1,306	\$1,306	\$1,306
\$2,207	\$2,459	\$2,612	\$2,819	\$3,264	\$3,264	\$3,264	\$3,264
\$3,759	\$4,239	\$4,532	\$4,927	\$5,777	\$5,777	\$5,777	\$5,777
\$5,310	\$6,020	\$6,452	\$7,036	\$8,289	\$8,289	\$8,289	\$8,289
\$6,862	\$7,800	\$8,372	\$9,144	\$10,802	\$10,802	\$10,802	\$10,802
\$8,414	\$9,581	\$10,292	\$11,252	\$13,315	\$13,315	\$13,315	
\$9,966							
\$11,518							
\$13,069							

C5	D1	D2	D3	D4	D5	E1	E2
18.49%	20.99%	22.49%	24.49%	28.69%	28.69%	28.69%	28.69%
\$1,387	\$1,570	\$1,683	\$1,835	\$2,165	\$2,165	\$2,165	\$2,165
\$3,468	\$3,926	\$4,206	\$4,588	\$5,413	\$5,413	\$5,413	\$5,413
\$6,166	\$7,040	\$7,576	\$8,303	\$9,879	\$9,879	\$9,879	\$9,879
\$8,864	\$10,154	\$10,945	\$12,019	\$14,345	\$14,345	\$14,345	\$14,345
\$11,563	\$13,269	\$14,315	\$15,735	\$18,811	\$18,811	\$18,811	\$18,811
\$14,261	\$16,383	\$17,684	\$19,451	\$23,277	\$23,277		
\$16,959							
\$19,657							
\$22,356							

E3	E4	E5
28.69%	28.69%	28.69%
\$1,306	\$1,306	\$1,306
\$3,264	\$3,264	\$3,264
\$5,777	\$5,777	\$5,777
\$8,289	\$8,289	\$8,289
\$10,802	\$10,802	\$10,802

E3	E4	E5
28.69%	28.69%	28.69%
\$2,165	\$2,165	\$2,165
\$5,413	\$5,413	\$5,413
\$9,879	\$9,879	\$9,879
\$14,345	\$14,345	\$14,345
\$18,811	\$18,811	\$18,811

