Total Cost of Borrowing
This table shows the total cost of borrowing through Harmoney. The total cost of borrowing is the total amount of interest paid over the term of the loan plus the cost of the only compulsory fee - the Platform Fee
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. There is no fee for prepayment.
These costs are indicative.

| Term (months) <br> Platform Fee (loans \$5k+) <br> Platform Fee (loans $\$ 2$ to $<\$ 5 k+$ ) | $\begin{array}{r} 36 \\ \$ 500 \\ \$ 200 \end{array}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Risk grade | ${ }^{\text {a }}$ | A2 | ${ }^{\text {a }}$ | ${ }^{\text {a }}$ | ${ }^{\text {A5 }}$ | ${ }^{81}{ }_{14} 498 \%$ | ${ }^{82}$ | ${ }_{14}{ }^{14}$ | ${ }^{84}$ | ${ }^{\text {B5 }}$ | ${ }^{1}$ | ${ }^{\text {C2 }}$ 1699\% | ${ }^{\text {c3 }}$ | $\mathrm{CH}^{\text {c }}$ | ${ }^{\text {c5 }}$ | ${ }^{0} 1$ | ${ }^{0} 2$ | ${ }^{\text {D }}$ | ${ }^{0} 28.69 \%$ | D5 | ${ }_{21}^{E 8}$ | ${ }_{\text {E }}$ | E3 | ${ }_{24}^{\mathrm{E}} \mathbf{2 8 . 6 9 \%}$ |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| \$2,000 | S445 | \$537 | ${ }_{5993}$ | S630 | ${ }^{5668}$ | 5726 | 5733 | \$745 | 5745 | 5745 | 5804 | ${ }^{582}$ | sal3 | ${ }_{5883}$ | ${ }^{5883}$ | s993 | \$1,045 | ${ }^{\text {S1, } 128}$ | ${ }^{51,306}$ | \$1,306 | S1,306 | ${ }^{51,306}$ | ${ }^{51,306}$ | ${ }^{51,306}$ | ${ }^{51,306}$ |
| \$5,000 | \$1,113 | \$1,32 | \$1,81 | \$1.575 | \$1.670 | \$1.814 | 51,384 | ${ }^{\text {s1, }}$, 63 | 51,663 | \$1.863 | \$2009 | \$2,58 | \$2,108 | \$2,207 | \$2,207 | ${ }^{\text {s2,49 }}$ | \$2.612 | ${ }^{\text {s28,19 }}$ | \$3,264 | \$3,264 | \$3,264 | ${ }^{33264}$ | \$3,264 | 53,264 | ${ }_{\text {s3,264 }}$ |
| Sisio.00 |  | ¢ |  | ¢ | ${ }_{\substack{\$ 2,734 \\ 88,799}}$ | $\$ 3.099$ <br> $\$ 4.204$ | S5046 |  |  | s3,102 s, 341 | ${ }_{\substack{53,381 \\ 84.753}}^{50}$ |  | ${ }_{\text {¢ }}^{\text {\$5.539 }}$ | ${ }_{\text {cosm }}^{58,59}$ | \$3,759 s5.310 | ¢ | (\$4.532 | ¢94.927 |  | ¢ | ${ }_{\text {cke }}^{55,777}$ | (is.77 |  | Ss.777 |  |
| sco,000 | ¢ | ${ }_{\text {¢ }}$ |  | \$4,599 | \$9,683 | ${ }_{5}^{54,599}$ | 55,471 | ${ }_{\text {¢ }}^{565,57}$ | ${ }_{56,59}^{58,47}$ | \$5,579 | ${ }_{56,125}^{5465}$ | S6,308 | ¢9,420 | ${ }_{\text {che }}^{56,362}$ | S6,862 | ¢9,200 | ( | sol, |  | (sio, | \$10,302 | Stiose | S10,802 | (10,202 | (siose2 |
| \$25,000 | 5,341 | \$4,402 | \$5.550 | \$5,486 | \$5,927 | \$6.594 | s6,684 | S6.818 | S6,818 | S6,818 | 57,497 | ${ }_{5}^{51,725}$ | 87,94 | ${ }_{88,414}$ | ${ }_{\text {scail4 }}$ |  | S10,292 | 81, 252 | 315 | ${ }_{\text {S13,315 }}$ | ${ }_{\$ 1,315}$ |  |  |  |  |
| ssa.000 | 58,998 | 95.67 | \$5.942 | s6,64 | \$6.991 | 87789 | 57,996 | ${ }^{88} 8.57$ | ${ }^{58.057}$ | 88.057 | 588,69 | s9, 141 | 99,415 | \$9.966 |  |  |  |  |  |  |  |  |  |  |  |
| S355000 | ${ }_{\text {S }}$ |  |  | ( | ${ }_{8}^{88.055}$ | Stises | 59,109 | S9,296 | 59,296 | 59,296 | \$10,200 | \$10.588 | \$10,876 | \$11,518 |  |  |  |  |  |  |  |  |  |  |  |
| ciscoue |  |  |  | ¢ |  | (ivilit |  | ${ }_{\substack{\text { S10.535 } \\ 811774}}^{\text {S }}$ |  | $\underbrace{\text { S }}_{\substack{\text { S10,535 } \\ \text { S1174 }}}$ | \$11,612 |  |  | \$11,069 | \$13,069 |  |  |  |  |  |  |  |  |  |  |
| \$55,000 | \$6,126 | \$8,27 | \$9.510 | \$10,375 | \$11,247 | \$12,568 | \$12,746 | ${ }_{813,013}$ | \$13,013 | ${ }_{813,013}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Ss5000 | s.6.83 | ${ }^{\text {s8,922 }}$ | \$10,402 | \$11,353 | \$12,311 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  | $\underbrace{51}_{\substack{\text { S12,330 } \\ \text { S13,30 }}}$ | $\underset{\substack{\text { \$13,375 } \\ \text { si4,43 }}}{512,}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| \$70,00 | s8,354 | \$11,288 | \$13,79 | \$14,286 | \$15,503 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Temm montrs) | ${ }^{60}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | ( 5 S00 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Risk Grade | ${ }^{\text {a }}$ | ${ }^{\text {a } 2}$ | ${ }_{\text {A }}$ | ${ }_{\text {a }}$ | ${ }_{\text {as }}$ | ${ }^{1} 1$ | ${ }^{\text {B2 }}$ | ${ }^{\text {в }}$ | ${ }^{84}$ | ${ }^{5}$ | ${ }^{1}$ | ${ }^{2}$ | ${ }^{\text {c }}$ | ${ }^{4} 4$ | c5 | ${ }^{1}$ | D2 | D3 | ${ }^{\text {d }}$ | D5 | ${ }_{1}$ |  |  |  |  |
|  | 6.9\%\% | 9.49\% | 10.99\% | 11.9\% | 1299\% | 14.49\% | 14.69\% | 14.99\% | 14.99\% | 99\% | 16.49\% | 16.99\% | 17.49\% | 18.49\% | ${ }_{18.49 \%}$ | 20.99\% | 22.49\% | ${ }_{24.49 \%}$ | ${ }^{28,68}$ | ${ }^{28.69 \%}$ | 28.69\% | ${ }_{28} 2.69 \%$ | 28.69\% | ${ }^{26.69 \%}$ | ${ }^{26} 8.9 \%$ |
| Loan Amount (tex Pratuom Fee) | s613 | \$772 | 5869 | 5936 | \$1.003 | ${ }^{\text {s,1,105 }}$ | S1,119 | \$1.40 | S1,40 | \$1,140 | ${ }_{51.24}$ | \$1.280 | \$1,315 | ${ }^{51,387}$ | ${ }_{\text {s1, } 387}$ | \$1.50 | \$1.683 | 51,835 | \$2,65 | S2. 165 | S2, 165 | s21,65 | S2, 65 | \$2, 65 |  |
| \$5,00 | \$1,533 | \$1,29 | \$2.173 | \$2,39 | \$2.507 | \$2,763 | S2797 | 82849 | \$2,849 | \$2,49 | ${ }^{53,11}$ | \$3,200 | \$3,29 | ${ }^{53,488}$ | \$3,488 | \$3,26 | \$4,206 | S4.588 | 95,413 | \$5,413 | 55,413 | 55,413 | 55.413 | S5.413 |  |
| \$10,000 | \$2,472 | \$3,28 | ${ }^{\text {\$3,955 }}$ | \$4.011 | \$4,331 | \$4,820 | s4,885 | \$4,984 | S4,984 | S4,984 | \$5,485 | \$5,654 | 95,824 | 56,166 | \$6,166 | 97,40 |  | s,303 | 99879 | s9.879 | s9,879 | s9.879 | s9.879 | s9.879 | ${ }_{\text {s9, } 89} 5$ |
| \$15,00 | \$3,41 | \$4,527 | \$5.216 | \$5.683 | 96,156 | 86,76 | s8,974 | 87,120 | 87,120 | 87,120 | 57,859 | 58,108 | \$8,39 | 88,644 | 58,64 | \$10,154 |  | \$12.019 |  | \$14,345 | \$14,35 | \$14,345 | ${ }^{514,345}$ | \$14,345 | S14,345 |
| \$220000 | \$4.350 | ¢ 9.5 .268 | ( |  |  |  | S. | S9,255 | S. | S9,255 |  | ¢ | ¢ | ${ }_{\text {sin }}{ }^{51.563}$ | ${ }_{\text {S11,563 }}$ | \$13,269 |  | ${ }_{\substack{815,735 \\ 819451}}^{\text {s, }}$ | $\underset{\substack{918.811 \\ 58227}}{\text { sin }}$ | $\underset{\substack{518,811 \\ 52327}}{ }$ | \$18,811 | \$18,811 | \$18,811 | \$11,811 | \$11,811 |
| \$80,000 | ¢6,28 | \$8, 24 | cose | \$10,688 | ${ }_{\text {S11, } 1,29}$ | \$11,047 | \$11,288 | ${ }_{\$ 11,526}$ | \$11,526 | ${ }_{\$ 11,526}$ | \$14,980 | \$15,470 | ${ }_{\text {\$15,564 }}$ | \$16,959 | \$11,959 |  |  |  |  |  |  |  |  |  |  |
| \$35,000 | 57,167 | 99,724 | \$11,301 | \$12370 | \$13,453 | \$15,104 | \$15,327 | \$11,661 | \$15.661 | ${ }_{\$ 15,661}$ | \$17,34 | \$17,925 | ${ }_{\text {¢1, } 1,49}$ | ${ }^{519,657}$ | \$19,657 |  |  |  |  |  |  |  |  |  |  |
| s40,000 | s8,05 | \$11,023 | ${ }^{512,82}$ | \$14,042 | \$15,278 | \$17,161 | ${ }^{517,415}$ | ${ }^{\text {117,797 }}$ | ${ }^{\text {s17,797 }}$ | ${ }^{\text {117,797 }}$ | \$19,727 | se0,39 | \$21,034 | ${ }_{\text {s22,36 }}$ | \$22,366 |  |  |  |  |  |  |  |  |  |  |
| S455000 | ¢ s9.044 |  | ¢ | ${ }_{\substack{\text { S15,7,74 } \\ \text { S17,35 }}}$ | cisilio2 | $\underset{\substack{\$ 19,218 \\ \$ 21275}}{ }$ | ${ }_{\substack{51.953 \\ \text { S2, 591 }}}$ |  | ${ }_{\substack{519.932 \\ 5202088}}$ | (19,932 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Ss5,000 | sio, | ${ }_{\substack{\text { S } \\ \$ 1,4,920}}^{513,62}$ | ¢ |  | cis |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| sso,000 | \$11,861 | \$116,299 | ${ }_{\text {S18,907 }}$ | ${ }^{\text {se2,729 }}$ | 52,575 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| sismoue | (12, | $\underset{\substack{\text { S17, } 18.17}}{ }$ | ( | ${ }_{\substack{\text { s22,401 }}}^{\text {s20, }}$ | (20, |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |


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| Tin | Thell o the | Sad on | oun | tem | somme Toal peaym | nentisuluse | ncian andinasast | arat to Platit | Feo |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  | 隹 |  | Torer | Pay less nineost. | meis moteo ore |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| (eatememome | \$500 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 5200 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Risk Gate | ${ }^{\text {A1 }}$ | ${ }^{\text {A } 2}$ | ${ }_{\text {A3 }}^{10}$ | ${ }_{4}^{\text {a }}$ | ${ }^{\text {A5 }}$ | ${ }^{81}$ | ${ }_{14}^{82}$ | ${ }_{18}^{83}$ | ${ }_{84}{ }^{4}$ | ${ }_{85}^{85}$ | ${ }^{1}$ | ${ }^{1} 2$ | ${ }^{\text {c3 }}$ | ${ }_{4}$ | ${ }^{\text {c5 }}$ | 01 | ${ }^{02}$ | ${ }^{0} 3$ | ${ }^{04}$ | ${ }^{05}$ | ${ }_{1}^{E_{1}}$ | ${ }_{\text {E2 }}{ }^{\text {2 } 660 \%}$ | ${ }_{\text {E3 }}^{\text {E3 }}$ | ${ }_{\text {E4 }}^{\text {E4 }}$ | 28 |
|  | 6.996 | 944 | 10.9 | 1.1996 | 12998 | 14. | 14.6 | 14. | 149996 | 14.996 | 16.4980 | 16.996 | 17.496 | 18.496 | 18.4989 | 20.996 |  | 24.496 | $28.69 \%$ |  | $28.69 \%$ | 28,69\% | $28.69 \%$ | $28.69 \%$ | ${ }^{2068}$ |
|  | 82445 | 82587 | 82593 | 82680 | 82668 | 82.726 | 822733 | 82775 | S2775 | 82745 | 82804 | 88823 | 82883 | ${ }^{22883}$ | \$2883 | 82983 | 830,05 | 88,128 | 88,306 | 3,306 | 83, 306 | \$3,366 | ¢8,306 | 83,306 | 83,306 |
| S5.000 | S6.113 | S6.322 | $2{ }^{\text {2 }}$ S6.481 | ${ }_{\text {- }}^{56575}$ | S6670 | S6.814 | S68,84 | S6.683 | S6.683 | S5883 |  |  |  | stzor | st, 207 | S7.459 | 57.612 | 57.819 | s8284 | S8824 | S8884 | S8824 | S8284 | s8284 | ${ }_{58,264}$ |
| Si10,00 | ¢ | - | 7 ${ }^{\text {¢ }}$ | - |  | cisi.0.9 | cisiate | sis | sis, | ${ }_{\substack{\text { si31,02 } \\ \text { Si,34 }}}$ |  | cisi.a5 | sismbe |  |  | Sti4299 | Stits.52 | Sti4.97) | ¢ | cisismim | cisis, | (ismm | coisimit | ¢157\% | Stisin |
| Somem | 5 s2724. | - |  | ${ }^{\text {cosen }}$ | - | cis |  | ${ }_{5}^{52559}$ | Sex |  |  |  | ¢ | ciseme | comes | cose | ¢ |  | ( |  |  |  |  |  |  |
| 535000 |  | - | $7{ }^{2}$ | 2 | - $\begin{array}{r}88092 \\ 80699 \\ \hline\end{array}$ |  |  | cisire |  |  | S82497 |  | ${ }_{\substack{\text { S32945 } \\ 53945}}$ | cose |  |  |  |  |  |  |  |  |  |  |  |
| (835000 | ¢ | (840.982 <br> 846.697 | ${ }^{2}$ | + | Stas, | Staseat | ¢ 54.1093 |  |  | ${ }_{\substack{\text { sta } 296 \\ 56555}}$ | S45,20 | ${ }_{\text {s465 } 588}$ | S455876 | S46,588 | ${ }_{\text {S46,588 }}$ |  |  |  |  |  |  |  |  |  |  |
| Stisomo |  | - | $2{ }^{2}$ | - | - |  |  | ${ }_{\text {S }}^{56,74}$ | ${ }^{4}$ | ${ }_{\text {S56,74 }}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| $\substack{\text { S55000 } \\ \hline 55000}$ |  | ( | ${ }_{2}$ |  | ${ }^{\text {coser }}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| (s60.00 | (867200 | -569735 <br> 875.53 | ${ }^{\text {c/ }}$ | $5 . \substack{\text { s72 } 230 \\ 578.308}$ | [57,375 <br> 579.459 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 850,00 | 587.354 | - 888.1288 | 8 888.079 | - 8 S47268 | - |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Tem (montrs) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 5500 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | ${ }_{\text {A1 }}^{6.998}$ | ${ }^{\text {A2 }}$ 9,49\% |  | ${ }_{\text {A4 }}{ }_{\text {A }}^{1.98 \%}$ |  | ${ }^{81}{ }_{14,49 \%}$ | ${ }_{\text {82 }}^{14.69 \%}$ | ${ }_{\text {B4, }}^{\text {B49\% }}$ | ${ }_{\text {B4 }}^{1499 \%}$ | ${ }_{\text {85 }}^{14.99 \%}$ | ${ }_{\text {c1 }}^{16,49 \%}$ | ${ }^{\text {c2 }} 16.959$ | ${ }_{\text {c3 }}^{\text {c. }} 17.496$ | ${ }_{\substack{\text { ci } \\ 18996}}$ | ${ }_{\text {c5 }}{ }_{\text {18,49\% }}$ | ${ }_{\text {O1 }}$ | ${ }^{\text {D2 }}$ 2499\% | ${ }^{\text {03 }}$ | ${ }^{04} 88.69 \%$ | 05 <br> $2869 \%$ | ${ }^{\text {E1 }}$ 2089\%6 | ${ }^{\mathrm{E} 28,6 \%}$ | ${ }_{\text {E3 }}{ }_{2869 \%}$ | ${ }_{\text {E4 }}^{\text {E4 }}$ |  |
| Loan Amount (ex Patatom Feol |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| ¢ | ${ }_{\substack{82633 \\ 8653}}^{\text {920 }}$ |  | ${ }^{\text {c/e }}$ | ${ }^{5}$ | ( |  |  | ${ }_{\text {83,409 }}$ | - |  | ( |  |  |  |  |  | ${ }_{\substack{85688 \\ 59206}}$ |  |  |  |  |  | ${ }_{\text {s.10, }}^{\text {S.4, }}$ | $\xrightarrow{\text { S.1.65 }}$ | S. |
| ${ }_{\text {S10, }}^{\text {sisomo }}$ |  | (e) |  |  | [ ${ }_{\text {s14,331 }}^{\text {s21.156 }}$ | ${ }^{5}$ |  |  | ${ }_{\substack{\text { si4,944 } \\ \text { S22, } 120}}$ |  | ${ }_{\substack{\text { S15,455 } \\ 52289}}^{\text {S }}$ | $\underbrace{}_{\substack{515.54 \\ \hline 82,108}}$ |  |  |  |  | ${ }_{\substack{\text { S17,566 } \\ \hline 2595}}^{\text {S }}$ | Stis.03 | ${ }_{\substack{\text { s19,899 } \\ 52935 \\ \hline}}$ |  | ${ }_{\substack{519,89 \\ 589,95}}$ | $\underset{\substack{519,89 \\ 529.95}}{ }$ | ${ }_{\substack{891989 \\ 82935}}$ | ${ }_{\text {S19,899 }}^{59935}$ | ¢ |
| senemo | S24.50 | - $\begin{array}{r}825856 \\ 85225 \\ \hline\end{array}$ | ${ }^{6}$ | . | [ |  |  |  |  | ¢89255 | Stione |  | ¢50.844 | cisk | cisis63 | cese | Statise | S65735 | ¢ 5888.811 |  |  |  |  |  |  |
| s50.00 | \$88208 | - | 4. ${ }_{\text {S99880 }}$ | - $\quad$ S40.098 | - | - |  | ${ }_{\text {Stase }}^{50}$ | - | S49,526 | S44.980 | S45470 |  |  | S46.999 |  |  |  |  |  |  |  |  |  |  |
| ¢ |  |  | [ |  |  | ${ }^{\text {c }}$ |  |  | (is0.61 | ${ }_{\text {sispor }}^{5597}$ | S52364 | \$55295 | S53,499 |  |  |  |  |  |  |  |  |  |  |  |  |
| S45000 | ¢55044 | - |  |  |  | 566,28 | ${ }_{564,503}$ | S66,922 | ${ }^{\text {s66,932 }}$ | ${ }_{564932}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | - | ${ }^{\text {cosen }}$ | ${ }^{4}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | (e) | ${ }_{8}^{9}$ |  | 边 88.575 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

