Total Cost of Borrowing These costs are indicative

\$65,000

\$70,000

\$12,800

\$13,739

\$17.518

\$18,817

\$20.428

\$21,949

\$22.401

\$24,073

\$24,399

\$26,224

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

Term (months) Platform Fee (loans \$5k+) 36 \$500 \$200 Platform Fee (loans \$2 to <\$5k+) Risk Grade Interest Rate A2 9.49% A3 10.99% A4 11.99% A5 12.99% B1 14.49% B2 14.69% B3 14.99% B4 14.99% B5 14.99% C1 16.49% C2 16.99% C3 17.49% C4 18.49% C5 18.49% D1 20.99% D2 22.49% D3 24.49% D4 28.69% D5 28.69% E1 28.69% E2 28.69% E3 28.69% E4 28.69% E5 28.69% A1 6.99% Loan Amount (ex. Platform Fee) \$1,306 \$3,264 \$5,777 \$2,000 \$5,000 \$445 \$1,113 \$1,128 \$2,819 \$1,306 \$3,264 \$537 \$593 \$630 \$668 \$726 \$733 \$745 \$745 \$745 \$804 \$823 \$843 \$883 \$883 \$983 \$1.045 \$1.306 \$1.306 \$1.306 \$1.306 \$1,814 \$2,009 \$2,207 \$2,459 \$2,612 \$3,264 \$5,777 \$1,481 \$1,670 \$1,834 \$1,863 \$2,108 \$1,342 \$1,575 \$2,553 \$3,531 \$4,509 \$5,486 \$6,464 \$7,442 \$8,420 \$9,397 \$10,375 \$11,353 \$12,330 \$1,863 \$1,863 \$2,058 \$2,207 \$3,264 \$5,777 \$3,264 \$3,264 \$1,113 \$1,670 \$2,227 \$2,784 \$3,341 \$3,898 \$4,455 \$5,012 \$5,569 \$6,126 \$1,863 \$3,102 \$4,341 \$5,579 \$6,818 \$8,057 \$9,296 \$10,535 \$11,774 \$2,373 \$3,266 \$4,158 \$3,009 \$4,204 \$5,399 \$6,594 \$7,789 \$8,984 \$3,046 \$4,259 \$5,471 \$6,684 \$7,896 \$3,102 \$4,341 \$5,579 \$6,818 \$8,057 \$9,296 \$3,381 \$4,753 \$6,125 \$7,497 \$3,569 \$5,031 \$3,759 \$5,310 \$4,239 \$6,020 \$7,800 \$9,581 \$4,532 \$6,452 \$8,372 \$4,927 \$7,036 \$9,144 \$5,777 \$10,000 \$2,107 \$2,734 \$3,102 \$3 475 \$3,759 \$5,777 \$5,777 \$2,734 \$3,799 \$4,863 \$5,927 \$6,991 \$8,055 \$9,119 \$10,183 \$11,247 \$3,102 \$4,341 \$5,579 \$6,818 \$15,000 \$2,872 \$4,891 \$5,310 \$8,289 \$8,289 \$8,289 \$8,289 \$8,289 \$8,289 \$3,637 \$6,308 \$7,725 \$9,141 \$6,492 \$7,954 \$6,862 \$8,414 \$10,802 \$10,802 \$10,802 \$10,802 \$10,802 \$10,802 \$10,802 \$20,000 \$6,862 \$8,414 \$25,000 \$4,402 \$5,167 \$5,932 \$5,050 \$10 292 \$11,252 \$13,315 \$13 315 \$13,315 \$30,000 \$5,942 \$6,834 \$8,057 \$9,296 \$8,869 \$10,240 \$9,415 \$10,876 \$9,966 \$11,518 \$9,966 \$11,518 \$35,000 \$9,109 \$10,558 \$6,697 \$7,462 \$8,227 \$7,726 \$8,618 \$9,510 \$10,179 \$11,374 \$12,568 \$10,321 \$11,533 \$12,746 \$10,535 \$11,774 \$13,013 \$10,535 \$11,774 \$13,013 \$40,000 \$11,612 \$11.974 \$12,338 \$13.069 \$13.069 \$45,000 \$50,000 \$13,013 \$6,683 \$7,240 \$7,797 \$8,992 \$9,758 \$10,402 \$11,295 \$55,000 \$12.311 \$60,000 \$13,375 \$65,000 \$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 \$200 Platform Fee (loans \$2 to <\$5k+) Risk Grade Interest Rate A1 6.99% A2 9.49% A3 10.99% A4 11.99% A5 12.99% B1 14.49% B2 14.69% B3 14.99% B4 14.99% B5 14.99% C1 16.49% C2 16.99% C3 17.49% C4 18.49% C5 18.49% D1 20.99% D2 22.49% D3 24.49% D4 28.69% D5 28.69% E1 28.69% E2 28.69% E3 28.69% E4 28.69% E5 28.69% Loan Amount (ex. Platform Fee) \$2,000 \$613 \$772 \$869 \$936 \$1,003 \$1,105 \$1,119 \$1,140 \$1,140 \$1,140 \$1,244 \$1,280 \$1,315 \$1,387 \$1,387 \$1,570 \$1,683 \$1,835 \$2,165 \$2,165 \$2,165 \$2,165 \$2,165 \$2,165 \$936 \$2,339 \$4,011 \$5,683 \$7,354 \$9,026 \$10,698 \$12,370 \$1,533 \$1,929 \$3,228 \$4,527 \$2,173 \$3,695 \$5,216 \$2,797 \$4,885 \$6,974 \$3,111 \$5,485 \$7,859 \$5,413 \$9,879 \$14,345 \$5,000 \$2,507 \$2,763 \$2,849 \$4,984 \$2,849 \$4,984 \$2,849 \$4,984 \$3,200 \$3,289 \$5,824 \$3,468 \$6,166 \$3,468 \$6,166 \$3,926 \$7,040 \$4,206 \$4,588 \$5,413 \$5,413 \$5,413 \$5,413 \$5,413 \$10,000 \$2,472 \$3,411 \$4,350 \$4,331 \$4,820 \$6,876 \$8,933 \$5,654 \$8,108 \$7,576 \$10,945 \$14,315 \$8,303 \$9,879 \$9,879 \$9,879 \$9,879 \$14,345 \$9,879 \$14,345 \$18,811 \$15,000 \$6,156 \$7,120 \$7,120 \$7,120 \$8,359 \$8,864 \$8,864 \$10,154 \$12,019 \$14,345 \$14,345 \$14,345 \$5,826 \$6,737 \$7,980 \$9,255 \$9,255 \$11,391 \$13,526 \$15,661 \$9,255 \$10,232 \$10,562 \$10,894 \$11,563 \$13,269 \$15,735 \$18,811 \$18,811 \$18,811 \$18,811 \$18,811 \$20,000 \$9,062 \$11,563 \$18,811 \$10,990 \$13,047 \$15,104 \$17,161 \$19,218 \$25,000 \$30,000 \$5,289 \$6,228 \$7,167 \$7,125 \$8,424 \$9,724 \$8,258 \$9,780 \$11,301 \$9,804 \$11,629 \$13,453 \$11,150 \$13,238 \$11,391 \$13,526 \$11,391 \$13,526 \$15,661 \$12,606 \$14,980 \$17,354 \$13,016 \$15,470 \$17,925 \$13,429 \$15,964 \$18,499 \$14,261 \$16,959 \$19,657 \$14,261 \$16,959 \$16,383 \$17,684 \$19,451 \$23,277 \$23,277 \$35,000 \$15,327 \$15,661 \$19,657 \$40,000 \$45,000 \$8,105 \$9,044 \$11,023 \$12,322 \$12,822 \$14,343 \$14,042 \$15,714 \$15,278 \$17,102 \$17,415 \$19,503 \$17,797 \$17,797 \$19,932 \$17,797 \$19,932 \$19,727 \$20,379 \$21,034 \$22,356 \$22,356 \$19,932 \$50,000 \$9.983 \$13.621 \$15,864 \$17.385 \$18.926 \$21,275 \$21.591 \$22,068 \$22.068 \$22.068 \$55,000 \$10,922 \$11,861 \$14,920 \$16,219 \$17,386 \$18,907 \$19,057 \$20,729 \$20,751 \$22,575 \$60,000

\$1,306 \$3,264

\$5 777

\$8,289

\$2,165

\$5,413 \$9,879

\$14,345

| | 1 | | | | | | | | | | | | | | | | | | | · · · · · | | | | | |
|---|-----------------------|-----------------------|----------------------|----------------------|-----------------------|----------------------|----------------------|-------------|----------------------|----------|-----------------|-----------------|----------------------|----------|----------|----------|----------|----------------------|----------------------|----------------------|----------|----------|----------|----------|----------|
| Total repayment over the life of the loan | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | I | | | | | | | | | | | | | | | | | | | | | | | |
| This table shows the total repayments over the life of the loan based on the loan amount, interest rate, and term shown. Total repayments includes principal and interest and the Platform Fee The recomments shown are for the full term of the loan. If you recay faster than required the total recomments will be lower as as you pay less interest. There is no fee for prepayment. | | | | | | | | | 9 | | | | | | | | | | | | | | | | |
| | n of the loan. If you | u repay faster than r | required the total | repayments will be | e lower as as you pay | y less interest. | There is no fee for | prepayment. | | | | | | | | | | | | | | | | | |
| These cost 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 | B2 | B3 | B4 | B5 | C1 | C2 | C3 | C4 | C5 | D1 | D2 | D3 | D4 | D5 | E1 | E2 | E3 | E4 | E5 |
| Interest Rate | 6.99% | 9.49% | 10.99% | 11.99% | 12.99% | 14.49% | 14.69% | 14.99% | 14.99% | 14.99% | 16.49% | 16.99% | 17.49% | 18.49% | 18.49% | 20.99% | 22.49% | 24.49% | 28.69% | 28.69% | 28.69% | 28.69% | 28.69% | 28.69% | 28.69% |
| Loan Amount (ex. Platform Fee) | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$2,000 | \$2,445 | \$2,537 | \$2,593 | \$2,630 | \$2,668 | \$2,726 | \$2,733 | \$2,745 | \$2,745 | \$2,745 | \$2,804 | \$2,823 | \$2,843 | \$2,883 | \$2,883 | \$2,983 | \$3,045 | \$3,128 | \$3,306 | \$3,306 | \$3,306 | \$3,306 | \$3,306 | \$3,306 | \$3,306 |
| \$5,000 | \$6,113 | \$6,342 | \$6,481 | \$6,575 | \$6,670 | \$6,814 | \$6,834 | \$6,863 | \$6,863 | \$6,863 | \$7,009 | \$7,058 | \$7,108 | \$7,207 | \$7,207 | \$7,459 | \$7,612 | \$7,819 | \$8,264 | \$8,264 | \$8,264 | \$8,264 | \$8,264 | \$8,264 | \$8,264 |
| \$10,000 | \$11,670 | \$12,107 | \$12,373 | \$12,553 | \$12,734 | \$13,009 | \$13,046 | \$13,102 | \$13,102 | \$13,102 | \$13,381 | \$13,475 | \$13,569 | \$13,759 | \$13,759 | \$14,239 | \$14,532 | \$14,927 | \$15,777 | \$15,777 | \$15,777 | \$15,777 | \$15,777 | \$15,777 | \$15,777 |
| \$15,000 | \$17,227 | \$17,872 | \$18,266 | \$18,531 | \$18,799 | \$19,204 | \$19,259 | \$19,341 | \$19,341 | \$19,341 | \$19,753 | \$19,891 | \$20,031 | \$20,310 | \$20,310 | \$21,020 | \$21,452 | \$22,036 | \$23,289 | \$23,289 | \$23,289 | \$23,289 | \$23,289 | \$23,289 | \$23,289 |
| \$20,000 | \$22,784 | \$23.637 | \$24,158 | \$24,509 | | \$25,399 | \$25,471 | \$25,579 | \$25,579 | | \$26,125 | \$26,308 | \$26,492 | | \$26.862 | \$27,800 | \$28.372 | \$29,144 | \$30.802 | \$30,802 | | , | | | |
| \$25.000 | \$28.341 | | \$30.050 | \$30,486 | | \$31,594 | \$31.684 | \$31,818 | \$31,818 | | \$32,497 | \$32,725 | \$32.954 | | \$33.414 | \$34,581 | \$35,292 | \$36.252 | \$38.315 | \$38,315 | | | | | - |
| \$30,000 | \$33,898 | \$35,167 | \$35,942 | \$36,464 | \$36.991 | \$37,789 | \$37,896 | \$38.057 | \$38.057 | \$38.057 | \$38,869 | \$39,141 | \$39,415 | \$39,966 | \$39,966 | | | | | | | | | | |
| \$35.000 | \$39,455 | | \$41,834 | \$42,442 | \$43.055 | \$43,984 | \$44,109 | \$44,296 | \$44,296 | \$44,296 | \$45.240 | \$45,558 | \$45.876 | \$46,518 | \$46.518 | | | | | | | | | | |
| \$40.000 | \$45.012 | \$46.697 | \$47,726 | \$48,420 | \$49,119 | \$50 179 | \$50.321 | \$50,535 | \$50.535 | \$50,535 | | | | | | | | | | | | | | | |
| \$45,000 | \$50,569 | \$52,462 | \$53.618 | \$54,397 | \$55,183 | \$56.374 | \$56,533 | \$56,774 | \$56.774 | \$56.774 | | | | | | | | | | | | | | | |
| \$50,000 | \$56,126 | | \$59.510 | \$60.375 | \$61,247 | 4001011 | 4001000 | 4441111 | | | | | | | | | | | | | | | | | |
| \$55.000 | \$61,683 | | \$65,402 | \$66.353 | \$67.311 | | | | | | | | | | | | | | | | | | | | |
| \$60,000 | \$67,240 | | \$71,295 | \$72.330 | | | | | | | | | | | | | | | | | | | | | |
| \$65,000 | \$72,797 | | \$77 187 | \$78.308 | \$79,439 | | | | | | | | | | | | | | | | | | | | |
| \$70,000 | \$78.354 | | \$83.079 | \$84,286 | \$85.503 | | | | | | | | | | | | | | | | | | | | |
| \$10,000 | 0,004 | 401,200 | 405,015 | 404,200 | 400,000 | | | | | | | | | | | | | | | | | | | | |
| Term (months) | 60 | | | | | | | | | | | | | | | | | | | | | | | | |
| Platform Fee (loans \$5k+) | \$500 | | | | | | | | | | | | | | | | | | | | | | | | |
| Platform Fee (loans \$2 to <\$5k+) | \$200 | | | | | | | | | | | | | | | | | | | | | | | | |
| | \$100 | | | | | | | | | | | | | | | | | | | | | | | | |
| Risk Grade | A1 | A2 | A3 | A4 | A5 | B1 | B2 | B3 | B4 | 85 | C1 | C2 | C3 | C4 | C5 | D1 | D2 | D3 | D4 | D6 | F1 | F2 | F3 | F4 | E5 |
| Interest Rate | 6.99% | 9.49% | 10.99% | 11.99% | 12.99% | 14 49% | 14.69% | 14.99% | 14 99% | 14.99% | 16.49% | 16 99% | 17 49% | 18.49% | 18,49% | 20.99% | 22.49% | 24.49% | 28.69% | 28.69% | 28.69% | 28.69% | 28.69% | 28.69% | 28.69% |
| Loan Amount (ex. Platform Fee) | 0.99% | 5.48% | 10.39% | 11.09% | 12.00% | 14.4576 | 14.09% | 14.00% | 14.00% | 14.09% | 10.43% | 10.09% | 17.49% | 10.49% | 10.49% | 20.39% | 22.45% | 24.4976 | 20.09% | 20.00% | 20.05% | 20.05% | 20.05% | 20.05% | 20.05% |
| \$2 000 | \$2.613 | \$2.772 | \$2.869 | \$2.936 | \$3.003 | \$3.105 | \$3,119 | \$3,140 | \$3.140 | \$3.140 | \$3.244 | \$3.280 | \$3.315 | \$3.387 | \$3.387 | \$3.570 | \$3.683 | \$3.835 | \$4,165 | \$4,165 | \$4,165 | \$4,165 | \$4,165 | \$4,165 | \$4.165 |
| \$2,000 | \$6.533 | \$6,929 | \$7,173 | \$7.339 | \$7.507 | \$7,763 | \$7,797 | \$7,849 | \$7,849 | | \$8,111 | \$8,200 | \$8,289 | \$8,468 | \$8,468 | \$8.926 | \$9,206 | \$9.588 | \$10.413 | \$10.413 | \$10,413 | \$10,413 | \$10,413 | \$10 413 | \$10,413 |
| \$10,000 | \$12,472 | | \$13.695 | \$14.011 | \$14.331 | \$14.820 | \$14.885 | \$14,984 | \$14,984 | \$14,984 | \$15,485 | \$15.654 | \$15,824 | | \$16,166 | \$17.040 | \$17,576 | \$18.303 | \$19,879 | \$19,879 | \$19,879 | \$19,879 | \$19,879 | \$19,879 | \$19,879 |
| \$15,000 | \$12,472 | \$19,527 | \$20,216 | \$20.683 | \$21,156 | \$21,876 | \$21,974 | \$22,120 | \$22,120 | \$22,120 | \$22.859 | \$23,108 | \$23,359 | \$10,100 | \$23,864 | \$25.154 | \$25.945 | \$10,303 | \$29.345 | \$29.345 | \$29.345 | \$29.345 | \$29.345 | \$29.345 | \$29.345 |
| \$15,000 | \$18,411 | | \$20,216 | \$20,683 | \$27,980 | \$21,876 | \$21,974 | \$29,255 | \$22,120 \$29,255 | \$29,255 | \$30.232 | \$23,108 | \$23,359 \$30,894 | \$23,864 | \$23,664 | \$25,154 | \$20,945 | \$27,019 \$35,735 | \$29,345 \$38.811 | \$29,345 \$38.811 | 445,340 | 425,340 | 425,340 | 425,340 | 445,345 |
| \$20,000 | \$24,350 | \$20,820 | \$20,737 \$33,258 | \$27,354 \$34.026 | \$27,980 \$34,804 | \$28,933 \$35,990 | \$29,062 | \$29,255 | \$29,200 | \$29,200 | \$30,232 | \$38,016 | \$30,894 | \$31,563 | \$31,563 | \$41.383 | \$42.684 | \$44.451 | \$48,277 | \$48.277 | | | | | |
| \$25,000 | \$30,289 | \$32,125 | \$33,258 | \$34,026 | \$34,804 \$41,629 | \$35,990 | \$36,150 | \$43,526 | \$43,526 | | \$44,980 | \$45.470 | \$38,429 \$45,964 | \$46,959 | \$46,959 | \$41,303 | \$42,004 | \$44,451 | \$46,277 | \$40,277 | | | | | |
| \$30,000 | \$30,228 | | \$46.301 | \$40,698 | \$41,629 | \$43,047 \$50,104 | \$43,238 \$50.327 | \$43,526 | \$43,526 | \$43,526 | \$44,980 | \$45,470 | \$45,904 | \$40,909 | \$46,959 | | | | | | | | | | |
| \$35,000 \$40,000 | \$42,167 \$48.105 | | \$46,301 | \$47,370 | \$48,453 \$55,278 | \$50,104 | \$57,415 | \$50,661 | \$50,001 | \$50,661 | <i>a</i> J2,304 | <i>q</i> J2,825 | 455,499 | -00,+C0/ | \$J4,00/ | | | | | | | | | | |
| \$40,000 | \$46,105 | | \$52,822 | \$60,714 | \$55,278 | \$64,218 | \$64,503 | \$64,932 | \$64,932 | \$64.932 | | | | 1 | | | | | | | | | | | |
| \$45,000 | \$54,044 | \$57,322 \$63,621 | \$59,343 \$65,864 | \$60,714 | \$62,102 \$68.926 | \$64,218 | \$64,503 | \$64,932 | 364,932 | \$64,932 | | | | | | | | | | | | | | | |
| \$50,000 | \$65,922 | \$63,621 \$69,920 | \$65,864 \$72,386 | \$67,385 | \$68,926 | | | | | | | | | | | | | | | | | | | | |
| \$60,000 | \$65,922 \$71,861 | \$69,920 \$76,219 | \$72,386 \$78,907 | \$74,057 \$80,729 | \$75,751 | | | | | | | | | | | | | | | | | | | | |
| \$65,000 | \$/1,861 | \$76,219 \$82,518 | \$78,907 \$85,428 | \$80,729 \$87,401 | \$82,575 | | | | | | | | | | | | | | | | | | | | |
| \$65,000 | \$77,800 | | \$85,428 | | | | | | | | | | | | | | | | | | | | | | |
| 5/0.000 | \$83.739 | \$88.817 | \$91,949 | \$94.073 | 396.224 | | | | | | | | | 1 | | | | | | | | | | | |