

## 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 plus 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 early repayment. These costs are indicative.

Term (months)	36						
Platform Fee	\$500						
Risk Grade	A1	A2	A3	A4	A5	B1	B2
Interest Rate	6.99%	9.49%	10.99%	11.99%	12.99%	14.49%	14.69%
Loan Amount (ex. Platform Fee)							
\$5,000	\$1,113	\$1,342	\$1,481	\$1,575	\$1,670	\$1,814	\$1,834
\$10,000	\$1,670	\$2,107	\$2,373	\$2,553	\$2,734	\$3,009	\$3,046
\$15,000	\$2,227	\$2,872	\$3,266	\$3,531	\$3,799	\$4,204	\$4,259
\$20,000	\$2,784	\$3,637	\$4,158	\$4,509	\$4,863	\$5,399	\$5,471
\$25,000	\$3,341	\$4,402	\$5,050	\$5,486	\$5,927	\$6,594	\$6,684
\$30,000	\$3,898	\$5,167	\$5,942	\$6,464	\$6,991	\$7,789	\$7,896
\$35,000	\$4,455	\$5,932	\$6,834	\$7,442	\$8,055	\$8,984	\$9,109
\$40,000	\$5,012	\$6,697	\$7,726	\$8,420	\$9,119	\$10,179	\$10,321
\$45,000	\$5,569	\$7,462	\$8,618	\$9,397	\$10,183	\$11,374	\$11,533
\$50,000	\$6,126	\$8,227	\$9,510	\$10,375	\$11,247	\$12,568	\$12,746
\$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						
Risk Grade	A1	A2	A3	A4	A5	B1	B2
Interest Rate	6.99%	9.49%	10.99%	11.99%	12.99%	14.49%	14.69%

Loan Amount (ex. Platform Fee)

\$5,000	\$1,533	\$1,929	\$2,173	\$2,339	\$2,507	\$2,763	\$2,797
\$10,000	\$2,472	\$3,228	\$3,695	\$4,011	\$4,331	\$4,820	\$4,885
\$15,000	\$3,411	\$4,527	\$5,216	\$5,683	\$6,156	\$6,876	\$6,974
\$20,000	\$4,350	\$5,826	\$6,737	\$7,354	\$7,980	\$8,933	\$9,062
\$25,000	\$5,289	\$7,125	\$8,258	\$9,026	\$9,804	\$10,990	\$11,150
\$30,000	\$6,228	\$8,424	\$9,780	\$10,698	\$11,629	\$13,047	\$13,238
\$35,000	\$7,167	\$9,724	\$11,301	\$12,370	\$13,453	\$15,104	\$15,327
\$40,000	\$8,105	\$11,023	\$12,822	\$14,042	\$15,278	\$17,161	\$17,415
\$45,000	\$9,044	\$12,322	\$14,343	\$15,714	\$17,102	\$19,218	\$19,503
\$50,000	\$9,983	\$13,621	\$15,864	\$17,385	\$18,926	\$21,275	\$21,591
\$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		

## Total Cost of Borrowing

This table shows the total cost of bc cost of the only compulsory fee - the Platform Fee

The costs shown are for the full terrprepayment.

These costs are indicative.

Term (months)

Platform Fee

Risk Grade	B3	B4	B5	C1	C2	C3	C4
Interest Rate	14.99%	14.99%	14.99%	16.49%	16.99%	17.49%	18.49%
Loan Amount (ex. Platform Fee)							
\$5,000	\$1,863	\$1,863	\$1,863	\$2,009	\$2,058	\$2,108	\$2,207
\$10,000	\$3,102	\$3,102	\$3,102	\$3,381	\$3,475	\$3,569	\$3,759
\$15,000	\$4,341	\$4,341	\$4,341	\$4,753	\$4,891	\$5,031	\$5,310
\$20,000	\$5,579	\$5,579	\$5,579	\$6,125	\$6,308	\$6,492	\$6,862
\$25,000	\$6,818	\$6,818	\$6,818	\$7,497	\$7,725	\$7,954	\$8,414
\$30,000	\$8,057	\$8,057	\$8,057	\$8,869	\$9,141	\$9,415	\$9,966
\$35,000	\$9,296	\$9,296	\$9,296	\$10,240	\$10,558	\$10,876	\$11,518
\$40,000	\$10,535	\$10,535	\$10,535	\$11,612	\$11,974	\$12,338	\$13,069
\$45,000	\$11,774	\$11,774	\$11,774				
\$50,000	\$13,013	\$13,013	\$13,013				
\$55,000							
\$60,000							
\$65,000							
\$70,000							

Term (months)

Platform Fee

Risk Grade	B3	B4	B5	C1	C2	C3	C4
Interest Rate	14.99%	14.99%	14.99%	16.49%	16.99%	17.49%	18.49%

Loan Amount (ex. Platform Fee)

\$5,000	\$2,849	\$2,849	\$2,849	\$3,111	\$3,200	\$3,289	\$3,468
\$10,000	\$4,984	\$4,984	\$4,984	\$5,485	\$5,654	\$5,824	\$6,166
\$15,000	\$7,120	\$7,120	\$7,120	\$7,859	\$8,108	\$8,359	\$8,864
\$20,000	\$9,255	\$9,255	\$9,255	\$10,232	\$10,562	\$10,894	\$11,563
\$25,000	\$11,391	\$11,391	\$11,391	\$12,606	\$13,016	\$13,429	\$14,261
\$30,000	\$13,526	\$13,526	\$13,526	\$14,980	\$15,470	\$15,964	\$16,959
\$35,000	\$15,661	\$15,661	\$15,661	\$17,354	\$17,925	\$18,499	\$19,657
\$40,000	\$17,797	\$17,797	\$17,797	\$19,727	\$20,379	\$21,034	\$22,356
\$45,000	\$19,932	\$19,932	\$19,932				
\$50,000	\$22,068	\$22,068	\$22,068				
\$55,000							
\$60,000							
\$65,000							
\$70,000							

## Total Cost of Borrowing

This table shows the total cost of bc  
 The costs shown are for the full term  
 These costs are indicative.

Term (months)

Platform Fee

Risk Grade	C5	D1	D2	D3	D4	D5	E1
Interest Rate	18.49%	20.99%	22.49%	24.49%	28.69%	28.69%	28.69%
Loan Amount (ex. Platform Fee)							
\$5,000	\$2,207	\$2,459	\$2,612	\$2,819	\$3,264	\$3,264	\$3,264
\$10,000	\$3,759	\$4,239	\$4,532	\$4,927	\$5,777	\$5,777	\$5,777
\$15,000	\$5,310	\$6,020	\$6,452	\$7,036	\$8,289	\$8,289	\$8,289
\$20,000	\$6,862	\$7,800	\$8,372	\$9,144	\$10,802	\$10,802	\$10,802
\$25,000	\$8,414	\$9,581	\$10,292	\$11,252	\$13,315	\$13,315	\$13,315
\$30,000	\$9,966						
\$35,000	\$11,518						
\$40,000	\$13,069						
\$45,000							
\$50,000							
\$55,000							
\$60,000							
\$65,000							
\$70,000							

Term (months)

Platform Fee

Risk Grade	C5	D1	D2	D3	D4	D5	E1
Interest Rate	18.49%	20.99%	22.49%	24.49%	28.69%	28.69%	28.69%

Loan Amount (ex. Platform Fee)

\$5,000	\$3,468	\$3,926	\$4,206	\$4,588	\$5,413	\$5,413	\$5,413
\$10,000	\$6,166	\$7,040	\$7,576	\$8,303	\$9,879	\$9,879	\$9,879
\$15,000	\$8,864	\$10,154	\$10,945	\$12,019	\$14,345	\$14,345	\$14,345
\$20,000	\$11,563	\$13,269	\$14,315	\$15,735	\$18,811	\$18,811	\$18,811
\$25,000	\$14,261	\$16,383	\$17,684	\$19,451	\$23,277	\$23,277	
\$30,000	\$16,959						
\$35,000	\$19,657						
\$40,000	\$22,356						
\$45,000							
\$50,000							
\$55,000							
\$60,000							
\$65,000							
\$70,000							

## Total Cost of Borrowing

This table shows the total cost of bc  
The costs shown are for the full tern  
These costs are indicative.

Term (months)

Platform Fee

Risk Grade	E2	E3	E4	E5
Interest Rate	28.69%	28.69%	28.69%	28.69%
Loan Amount (ex. Platform Fee)				
\$5,000	\$3,264	\$3,264	\$3,264	\$3,264
\$10,000	\$5,777	\$5,777	\$5,777	\$5,777
\$15,000	\$8,289	\$8,289	\$8,289	\$8,289
\$20,000	\$10,802	\$10,802	\$10,802	\$10,802
\$25,000				
\$30,000				
\$35,000				
\$40,000				
\$45,000				
\$50,000				
\$55,000				
\$60,000				
\$65,000				
\$70,000				

Term (months)

Platform Fee

Risk Grade	E2	E3	E4	E5
Interest Rate	28.69%	28.69%	28.69%	28.69%

Loan Amount (ex. Platform Fee)

\$5,000	\$5,413	\$5,413	\$5,413	\$5,413
\$10,000	\$9,879	\$9,879	\$9,879	\$9,879
\$15,000	\$14,345	\$14,345	\$14,345	\$14,345
\$20,000	\$18,811	\$18,811	\$18,811	\$18,811
\$25,000				
\$30,000				
\$35,000				
\$40,000				
\$45,000				
\$50,000				
\$55,000				
\$60,000				
\$65,000				
\$70,000				