

Interest rates - archived June 2021

From 6.99%¹ (Comparison rate 7.79²)

We assess your financial situation and assign you a rate, so you pay based on your individual circumstances, not everyone else's. Learn more about how interest rates work.

Loan Fees

One-off Establishment fee

Harmony charges an up front, one-off Establishment Fee of:

- \$275 for loans of below \$5,000 or;
- \$575 for loans of \$5,000 and above.

The Establishment Fee is added to the approved loan amount requested, and paid to Harmony on settlement of the loan.

\$0 monthly account or early repayment fees

We don't charge monthly account fees or early repayment fees. You can pay your loan off anytime without any penalty, so you can save on interest. If you keep up with your regular repayments the only fee you'll pay is the one-off Establishment fee.

Default fees

If you are having trouble keeping up with your repayments [contact our Collections team](#) to discuss your situation before you are charged any additional fees. We're here to help.

Dishonour fee

If a borrower's repayment is dishonoured, a \$15 fee will be charged to the borrower's account for the additional administration required to re-process the payment. The fee will be due with the borrower's next payment.

Legal fees

If enforcement action is required against a borrower, any legal and associated third party costs incurred will be charged to the borrower account. The costs charged are due in the borrower's next payment.