

**MoneyMe** in three words: **fast, safe, simple.**

We're not too little and not too big – and most importantly, we're all about you.

We only lend what you can afford to repay. We are transparent about our cost structure and we'll keep your fees to a minimum.

## Small loans

If you are looking to borrow **between \$200 and \$2,000**, the cost of borrowing would be:

### Credit fees and charges

<b>Establishment fee</b>	11–20% of the principal borrowed
<b>Monthly loan fee</b>	4% of the principal borrowed

### Other fees that may apply

<b>Direct debit dishonour fee</b> This fee is charged each time a direct debit is dishonoured.	\$25.00
<b>Late fee</b> This fee is charged when you go over your agreed loan term.	\$5.00 per day

**Medium loans**

If you are looking to borrow **between \$2,001 and \$5,000**, the cost of borrowing would be:

**Credit fees and charges**

<b>Establishment fee</b>	\$400.00
<b>Interest rate</b> This interest rate is based on the Annual Percentage Rate (APR). Our APR is calculated daily by applying the daily APR and charged in arrears on the outstanding balance of your loan to the date your payment is due.	11-30%
<b>Comparison rate*</b>	18.50-60.49% per annum*

**Other fees that may apply**

<b>Direct debit dishonour fee</b> This fee is charged each time a direct debit is dishonoured.	\$15.00
<b>Late fee</b> This fee is charged each time you defer your repayment by more than 5 days from the original scheduled date.	\$15.00

\*This comparison rate is based on our medium loan for an amount of \$2,500 over 2 years and a \$400 establishment fee. Please note we do not offer loans for \$2,500 for a term of 2 years and this is a prescribed calculation.

**WARNING:** This comparison rate is true only for the example given and may not include all fees and different terms, fee or other loan amounts might result in a different comparison rate.

You can find the information regarding MoneyMe Visa Card on <https://www.moneyme.com.au/moneyme-express-visa-card/explained>.

## Personal loans

If you are looking to borrow **between \$5,001 and \$10,000**, the cost of borrowing would be:

### Credit fees and charges

<b>Establishment fee</b>	8% of the principal borrowed
<b>Interest rate</b> This interest rate is based on the Annual Percentage Rate (APR). Our APR is calculated daily by applying the daily APR and charged in arrears on the outstanding balance of your loan to the date your payment is due.	11-30%
<b>Comparison rate*</b>	12.37-36.08% per annum*

### Other fees that may apply

<b>Direct debit dishonour fee</b> This fee is charged each time a direct debit is dishonoured.	\$15.00
<b>Late fee</b> This fee is charged each time you defer your repayment by more than 5 days from the original scheduled date.	\$15.00

\*This comparison rate is based on our personal loan for an amount of \$10,000 over 3 years and a \$800 establishment fee.

**WARNING:** This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

You can find the information regarding MoneyMe Visa Card on <https://www.moneyme.com.au/moneyme-express-visa-card/explained>.