Total Costs 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 Establishment 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 cost are indicative.

| | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Term (months) | 36 | | | | | | | | | | | | | | | | | | | | | | | | |
| Establishment Fee (loans $2k to <$5k+) | $200 | | | | | | | | | | | | | | | | | | | | | | | | |
| Establishment Fee (loans $5k+) | $450 | | | | | | | | | | | | | | | | | | | | | | | | |
| 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% | 7.99% | 9.20% | 10.50% | 11.99% | 13.39% | 14.75% | 15.80% | 16.99% | 17.80% | 18.90% | 20.40% | 21.90% | 22.99% | 23.99% | 24.70% | 25.20% | 25.49% | 25.99% | 26.49% | 26.99% | 27.49% | 27.99% | 28.29% | 28.69% |
| Loan Amount (ex. Establishment Fee) | | | | | | | | | | | | | | | | | | | | | | | | | |
| $2,000 | $445 | $481 | $526 | $574 | $630 | $683 | $736 | $777 | $823 | $855 | $899 | $960 | $1,021 | $1,065 | $1,107 | $1,136 | $1,157 | $1,170 | $1,191 | $1,212 | $1,233 | $1,254 | $1,276 | $1,288 | $1,306 |
| $5,000 | $1,057 | $1,147 | $1,257 | $1,377 | $1,516 | $1,648 | $1,777 | $1,878 | $1,994 | $2,073 | $2,182 | $2,332 | $2,483 | $2,594 | $2,696 | $2,770 | $2,822 | $2,852 | $2,904 | $2,956 | $3,009 | $3,062 | $3,114 | $3,146 | $3,189 |
| $10,000 | $1,614 | $1,787 | $1,998 | $2,227 | $2,493 | $2,746 | $2,995 | $3,189 | $3,411 | $3,563 | $3,771 | $4,058 | $4,348 | $4,561 | $4,757 | $4,898 | $4,997 | $5,055 | $5,155 | $5,256 | $5,356 | $5,458 | $5,559 | $5,620 | $5,702 |
| $15,000 | $2,171 | $2,427 | $2,739 | $3,078 | $3,471 | $3,845 | $4,213 | $4,499 | $4,827 | $5,052 | $5,360 | $5,784 | $6,213 | $6,527 | $6,818 | $7,026 | $7,173 | $7,259 | $7,407 | $7,555 | | | | | |
| $20,000 | $2,728 | $3,066 | $3,480 | $3,928 | $4,449 | $4,944 | $5,431 | $5,810 | $6,244 | $6,542 | $6,949 | $7,510 | $8,078 | $8,494 | $8,879 | $9,155 | $9,349 | $9,462 | $9,658 | $9,854 | | | | | |
| $25,000 | $3,285 | $3,706 | $4,220 | $4,779 | $5,427 | $6,043 | $6,648 | $7,120 | $7,660 | $8,031 | $8,538 | $9,236 | $9,943 | $10,461 | $10,940 | | | | | | | | | | |
| $30,000 | $3,842 | $4,346 | $4,961 | $5,629 | $6,404 | $7,142 | $7,866 | $8,431 | $9,077 | $9,520 | $10,127 | $10,962 | $11,808 | $12,428 | $13,001 | | | | | | | | | | |
| $35,000 | $4,400 | $4,986 | $5,702 | $6,480 | $7,382 | $8,240 | $9,084 | $9,741 | $10,494 | $11,010 | | | | | | | | | | | | | | | |
| $40,000 | $4,957 | $5,625 | $6,442 | $7,330 | $8,360 | $9,339 | $10,302 | $11,052 | $11,910 | $12,499 | | | | | | | | | | | | | | | |
| $45,000 | $5,514 | $6,265 | $7,183 | $8,180 | $9,337 | | | | | | | | | | | | | | | | | | | | |
| $50,000 | $6,071 | $6,905 | $7,924 | $9,031 | $10,315 | | | | | | | | | | | | | | | | | | | | |
| Term (months) | 60 | | | | | | | | | | | | | | | | | | | | | | | | |
| Establishment Fee (loans $2k to <$5k+) | $200 | | | | | | | | | | | | | | | | | | | | | | | | |
| Establishment Fee (loans $5k+) | $450 | | | | | | | | | | | | | | | | | | | | | | | | |
| 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% | 7.99% | 9.20% | 10.50% | 11.99% | 13.39% | 14.75% | 15.80% | 16.99% | 17.80% | 18.90% | 20.40% | 21.90% | 22.99% | 23.99% | 24.70% | 25.20% | 25.49% | 25.99% | 26.49% | 26.99% | 27.49% | 27.99% | 28.29% | 28.69% |
| Loan Amount (ex. Establishment Fee) | | | | | | | | | | | | | | | | | | | | | | | | | |
| $2,000 | $613 | $676 | $753 | $837 | $936 | $1,030 | $1,123 | $1,196 | $1,280 | $1,338 | $1,417 | $1,527 | $1,638 | $1,720 | $1,797 | $1,851 | $1,890 | $1,912 | $1,951 | $1,991 | $2,030 | $2,069 | $2,109 | $2,133 | $2,165 |
| $5,000 | $1,473 | $1,629 | $1,820 | $2,029 | $2,272 | $2,506 | $2,736 | $2,917 | $3,125 | $3,268 | $3,465 | $3,736 | $4,013 | $4,216 | $4,405 | $4,540 | $4,636 | $4,692 | $4,789 | $4,886 | $4,983 | $5,081 | $5,179 | $5,239 | $5,318 |
| $10,000 | $2,412 | $2,710 | $3,076 | $3,477 | $3,944 | $4,392 | $4,834 | $5,181 | $5,579 | $5,854 | $6,230 | $6,752 | $7,281 | $7,672 | $8,034 | $8,293 | $8,477 | $8,584 | $8,769 | $8,955 | $9,142 | $9,330 | $9,518 | $9,632 | $9,784 |
| $15,000 | $3,351 | $3,792 | $4,333 | $4,925 | $5,616 | $6,278 | $6,932 | $7,444 | $8,033 | $8,439 | $8,996 | $9,767 | $10,550 | $11,127 | $11,663 | $12,046 | $12,317 | $12,476 | $12,749 | $13,024 | | | | | |
| $20,000 | $4,290 | $4,873 | $5,590 | $6,373 | $7,288 | $8,164 | $9,029 | $9,708 | $10,488 | $11,024 | $11,762 | $12,782 | $13,819 | $14,583 | $15,291 | $15,799 | $16,158 | $16,367 | $16,730 | $17,094 | | | | | |
| $25,000 | $5,229 | $5,955 | $6,846 | $7,821 | $8,960 | $10,050 | $11,127 | $11,972 | $12,942 | $13,610 | $14,527 | $15,797 | $17,087 | $18,038 | $18,920 | | | | | | | | | | |
| $30,000 | $6,168 | $7,036 | $8,103 | $9,269 | $10,631 | $11,936 | $13,225 | $14,235 | $15,396 | $16,195 | $17,293 | $18,812 | $20,356 | $21,493 | $22,548 | | | | | | | | | | |
| $35,000 | $7,107 | $8,118 | $9,360 | $10,718 | $12,303 | $13,821 | $15,322 | $16,499 | $17,850 | $18,781 | | | | | | | | | | | | | | | |
| $40,000 | $8,046 | $9,199 | $10,616 | $12,166 | $13,975 | $15,707 | $17,420 | $18,762 | $20,304 | $21,366 | | | | | | | | | | | | | | | |
| $45,000 | $8,985 | $10,281 | $11,873 | $13,614 | $15,647 | | | | | | | | | | | | | | | | | | | | |
| $50,000 | $9,924 | $11,362 | $13,130 | $15,062 | $17,319 | | | | | | | | | | | | | | | | | | | | |

Total repayment over the life of the loan

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 interes and the Establishment Fee
The repayments shown are for the full term of the loan. If you repay faster than required the total repayments will be lower as as you pay less interest. There is no fee for prepayment.
Total loan amount includes establishment fee
These cost are indicative.

| | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Term (months) | 36 | | | | | | | | | | | | | | | | | | | | | | | | |
| Establishment Fee (loans $2k to <$5k+) | $200 | | | | | | | | | | | | | | | | | | | | | | | | |
| Establishment Fee (loans $5k+) | $450 | | | | | | | | | | | | | | | | | | | | | | | | |
| 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% | 7.99% | 9.20% | 10.50% | 11.99% | 13.39% | 14.75% | 15.80% | 16.99% | 17.80% | 18.90% | 20.40% | 21.90% | 22.99% | 23.99% | 24.70% | 25.20% | 25.49% | 25.99% | 26.49% | 26.99% | 27.49% | 27.99% | 28.29% | 28.69% |
| Loan Amount | | | | | | | | | | | | | | | | | | | | | | | | | |
| $2,000 | $2,445 | $2,481 | $2,526 | $2,574 | $2,630 | $2,683 | $2,736 | $2,777 | $2,823 | $2,855 | $2,899 | $2,960 | $3,021 | $3,065 | $3,107 | $3,136 | $3,157 | $3,170 | $3,191 | $3,212 | $3,233 | $3,254 | $3,276 | $3,288 | $3,306 |
| $5,000 | $6,057 | $6,147 | $6,257 | $6,377 | $6,516 | $6,648 | $6,777 | $6,878 | $6,994 | $7,073 | $7,182 | $7,332 | $7,483 | $7,594 | $7,696 | $7,770 | $7,822 | $7,852 | $7,904 | $7,956 | $8,009 | $8,062 | $8,114 | $8,146 | $8,189 |
| $10,000 | $11,614 | $11,787 | $11,998 | $12,227 | $12,493 | $12,746 | $12,995 | $13,189 | $13,411 | $13,563 | $13,771 | $14,058 | $14,348 | $14,561 | $14,757 | $14,898 | $14,997 | $15,055 | $15,155 | $15,256 | $15,356 | $15,458 | $15,559 | $15,620 | $15,702 |
| $15,000 | $17,171 | $17,427 | $17,739 | $18,078 | $18,471 | $18,845 | $19,213 | $19,499 | $19,827 | $20,052 | $20,360 | $20,784 | $21,213 | $21,527 | $21,818 | $22,026 | $22,173 | $22,259 | $22,407 | $22,555 | | | | | |
| $20,000 | $22,728 | $23,066 | $23,480 | $23,928 | $24,449 | $24,944 | $25,431 | $25,810 | $26,244 | $26,542 | $26,949 | $27,510 | $28,078 | $28,494 | $28,879 | $29,155 | $29,349 | $29,462 | $29,658 | $29,854 | | | | | |
| $25,000 | $28,285 | $28,706 | $29,220 | $29,779 | $30,427 | $31,043 | $31,648 | $32,120 | $32,660 | $33,031 | $33,538 | $34,236 | $34,943 | $35,461 | $35,940 | | | | | | | | | | |
| $30,000 | $33,842 | $34,346 | $34,961 | $35,629 | $36,404 | $37,142 | $37,866 | $38,431 | $39,077 | $39,520 | $40,127 | $40,962 | $41,808 | $42,428 | $43,001 | | | | | | | | | | |
| $35,000 | $39,400 | $39,986 | $40,702 | $41,480 | $42,382 | $43,240 | $44,084 | $44,741 | $45,494 | $46,010 | | | | | | | | | | | | | | | |
| $40,000 | $44,957 | $45,625 | $46,442 | $47,330 | $48,360 | $49,339 | $50,302 | $51,052 | $51,910 | $52,499 | | | | | | | | | | | | | | | |
| $45,000 | $50,514 | $51,265 | $52,183 | $53,180 | $54,337 | | | | | | | | | | | | | | | | | | | | |
| $50,000 | $56,071 | $56,905 | $57,924 | $59,031 | $60,315 | | | | | | | | | | | | | | | | | | | | |
| Term (months) | 60 | | | | | | | | | | | | | | | | | | | | | | | | |
| Establishment Fee (loans $2k to <$5k+) | $200 | | | | | | | | | | | | | | | | | | | | | | | | |
| Establishment Fee (loans $5k+) | $450 | | | | | | | | | | | | | | | | | | | | | | | | |
| 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% | 7.99% | 9.20% | 10.50% | 11.99% | 13.39% | 14.75% | 15.80% | 16.99% | 17.80% | 18.90% | 20.40% | 21.90% | 22.99% | 23.99% | 24.70% | 25.20% | 25.49% | 25.99% | 26.49% | 26.99% | 27.49% | 27.99% | 28.29% | 28.69% |
| Loan Amount | | | | | | | | | | | | | | | | | | | | | | | | | |
| $2,000 | $2,613 | $2,676 | $2,753 | $2,837 | $2,936 | $3,030 | $3,123 | $3,196 | $3,280 | $3,338 | $3,417 | $3,527 | $3,638 | $3,720 | $3,797 | $3,851 | $3,890 | $3,912 | $3,951 | $3,991 | $4,030 | $4,069 | $4,109 | $4,133 | $4,165 |
| $5,000 | $6,473 | $6,629 | $6,820 | $7,029 | $7,272 | $7,506 | $7,736 | $7,917 | $8,125 | $8,268 | $8,465 | $8,736 | $9,013 | $9,216 | $9,405 | $9,540 | $9,636 | $9,692 | $9,789 | $9,886 | $9,983 | $10,081 | $10,179 | $10,239 | $10,318 |
| $10,000 | $12,412 | $12,710 | $13,076 | $13,477 | $13,944 | $14,392 | $14,834 | $15,181 | $15,579 | $15,854 | $16,230 | $16,752 | $17,281 | $17,672 | $18,034 | $18,293 | $18,477 | $18,584 | $18,769 | $18,955 | $19,142 | $19,330 | $19,518 | $19,632 | $19,784 |
| $15,000 | $18,351 | $18,792 | $19,333 | $19,925 | $20,616 | $21,278 | $21,932 | $22,444 | $23,033 | $23,439 | $23,996 | $24,767 | $25,550 | $26,127 | $26,663 | $27,046 | $27,317 | $27,476 | $27,749 | $28,024 | | | | | |
| $20,000 | $24,290 | $24,873 | $25,590 | $26,373 | $27,288 | $28,164 | $29,029 | $29,708 | $30,488 | $31,024 | $31,762 | $32,782 | $33,819 | $34,583 | $35,291 | $35,799 | $36,158 | $36,367 | $36,730 | $37,094 | | | | | |
| $25,000 | $30,229 | $30,955 | $31,846 | $32,821 | $33,960 | $35,050 | $36,127 | $36,972 | $37,942 | $38,610 | $39,527 | $40,797 | $42,087 | $43,038 | $43,920 | | | | | | | | | | |
| $30,000 | $36,168 | $37,036 | $38,103 | $39,269 | $40,631 | $41,936 | $43,225 | $44,235 | $45,396 | $46,195 | $47,293 | $48,812 | $50,356 | $51,493 | $52,548 | | | | | | | | | | |
| $35,000 | $42,107 | $43,118 | $44,360 | $45,718 | $47,303 | $48,821 | $50,322 | $51,499 | $52,850 | $53,781 | | | | | | | | | | | | | | | |
| $40,000 | $48,046 | $49,199 | $50,616 | $52,166 | $53,975 | $55,707 | $57,420 | $58,762 | $60,304 | $61,366 | | | | | | | | | | | | | | | |
| $45,000 | $53,985 | $55,281 | $56,873 | $58,614 | $60,647 | | | | | | | | | | | | | | | | | | | | |
| $50,000 | $59,924 | $61,362 | $63,130 | $65,062 | $67,319 | | | | | | | | | | | | | | | | | | | | |