

## PERSONAL LOANS KEY PRODUCT INFORMATION

Summary Box	Key information for Wesleyan Bank personal loan(s) from £1,000 to £25,000				
APR	Representative <b>5.9% APR</b> If successful, the interest rate you will pay is based on the amount you choose to borrow.				
Interest rate ranges	Loan size range	Representative APR (Annual Interest Rate fixed)			
	£1,000 – 7,499 £7,500 – 25,000	13.9%	5.9%		
Interest charging information	The interest rate is fixed for the life of the loan. Interest will be calculated on the amount of loan outstanding each day and debited to your account monthly in arrears.				
Repayment information	Monthly repayments by Direct Debit. The first repayment will be one month following the loan being taken out.				
Repayment Period	Loans up to £7,499 can be repaid over 1-5 years. Loans from £7,500 - £25,000 can be repaid over 1-7 years.				
Amount of Loan available	From £1,000 to £25,000 and any amount in between.				
Application/Arrangement fee	None.				
Other Fees	BACS payment of your funds is free of charge. Funds can be deposited in your current account within 24 hours using a CHAPS payment for a fee of £15.				
Default Fees	A £10 charge may be made on each occasion a direct request is not met by your bank.				
Early Settlement	There are no early settlement fees.				
Illustrative Example	Loan amount	Representative APR (Annual Interest Rate fixed)	Term	Monthly repayment	Total payable
	£3,000	13.9%	36 months	£101.20	£3,643.20
	£10,000	5.9%	60 months	£192.15	£11,529.00
	£15,000	5.9%	60 months	£288.23	£17,293.80