

Interest Rates, Fees and Charges

<p>Interest Rate (variable)</p>	<p>From 0% - 14.99% per annum (offers vary by retailer). Interest is calculated daily on the outstanding loan balance and charged monthly on the instalment payment date.</p>
<p>Application Fee (if applicable)</p>	<p>From €10.00 - €50.00 (offers vary by retailer). Any Application Fee is payable on the date of purchase and is not added to the amount borrowed.</p>
<p>Account Keeping Fee (if applicable)</p>	<p>From €1.00 - €20.00. Any Account Keeping Fee is added to the monthly payment amount and charged on the instalment payment date.</p>
<p>Dishonour Fee</p>	<p>€9.00 charged if payment is not made within 24hrs of the due date i.e. by 9am the next day. If unpaid, the Dishonour Fee will be added to the outstanding loan balance and interest will be charged at the applicable Interest Rate.</p>