

# Loans

## Harlowsave loans – affordable and specifically tailored to your needs

Harlowsave makes borrowing simple and affordable. We also specialise in helping our members when they are in financial trouble. No loan is given without assessing the ability to pay it back but we do not discriminate against people with poor credit histories.

You are charged just £5.00 for the administration then there are no other fees such as late payments or for making an early repayment.

Our low-cost loans are affordable and can be specifically tailored to meet your needs. We pride ourselves on our competitive interest rates and our realistic and flexible repayment terms\*.

Repayment periods can be agreed as little as 1 month or up to 5 years. We can offer loans at the hugely competitive rate of 0.5% per month (6.2% APR\*\*) and our highest interest rate is capped at 3% per month (42.6% APR\*\*) which is stunning good value when compared with our competitors, who can be as much as ten times more expensive.

Check out our [loan comparison tables](#) to get an idea of what we can offer.

Please contact us on 01279 451234 to discuss your specific needs.

To find out whether you might be eligible for one our affordable Saver Reward Loans please use our [Loans enquiry form](#) or you can Download our [loan application form](#).

*Please also refer to our [loan guidance notes](#).*

## **\*Terms and Fees**

- Repayment periods can be between 1 month and five years
- Interest rates  
0.6% to 3% per month
- Fees  
Just a £5.00 fee to set up with no extra fees for late payments or early settlements

## **\*\*Definition of APR**

“APR, or Annual Percentage Rate, is the maximum amount you could be charged if you took a loan for 12 months, but made no repayments during that year. This would include any fees and charges.

You can find out more about how interest rates are calculated at [moneysavingexpert.com](http://moneysavingexpert.com)

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