



## APR Representative Examples

Below are representative examples of how much you could be paying for your loan.

You could borrow **£50,000** over **5** years with **60** monthly repayments of **£1,130.76**. The arrangement fee for the loan will be **£1,500.00**. The total amount repayable including the arrangement fee will be **£69,345.77** at **15.04%** APR representative, and an annual interest rate (fixed) **13.5%**.

You could borrow **£20,000** over **5** years with **60** monthly repayments of **£491.17**. The arrangement fee for the loan will be **£800**. The total amount repayable including the arrangement fee will be **£30,270.07** at **19.97%** APR representative, and an annual interest rate (variable) **13.5%** (plus the current Bank of England Base Rate of **4.25%**).

The typical APR charged on CCA regulated loans is **19.19%**.

**Discover more**

[www.bcrs.org.uk](http://www.bcrs.org.uk)  
0345 313 8410  
[enquiries@bcrs.org.uk](mailto:enquiries@bcrs.org.uk)

