

Credit Card

- We are from a well-known bank.
- We offer a credit card with a £3,000 limit.
- 23% APR.
- We require a minimum repayment every month.
- We would lend to somebody reliable, with a history of paying bills and loans on time.
- Using a credit card is very secure, if something goes wrong with a payment, in most cases you'll get the money back.



Remember – this is just an example of a type of credit card. They vary a lot!

Bank Loan

- We are from a well-known high street bank.
- We offer a loan of up to £25,000.
- This needs to be paid back within 5 years.
- 5.6% APR.
- You must repay a certain amount every month.



Remember – this is just an example of a type of bank loan. They vary a lot!



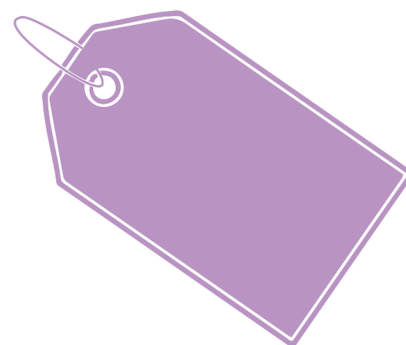
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Rent-To-Own

- You can find us on the high street.
- We loan items to people and they pay us back weekly.
- The weekly amount could be as low as £6!
- We would loan you this for 3 years. You won't own the item until you have paid for it fully.
- The APR is 99.9%.
- If something is broken and the borrower has no savings, they can replace it straight away.



Remember – this is just an example of a type of rent-to-own. They vary a lot!

Store Card

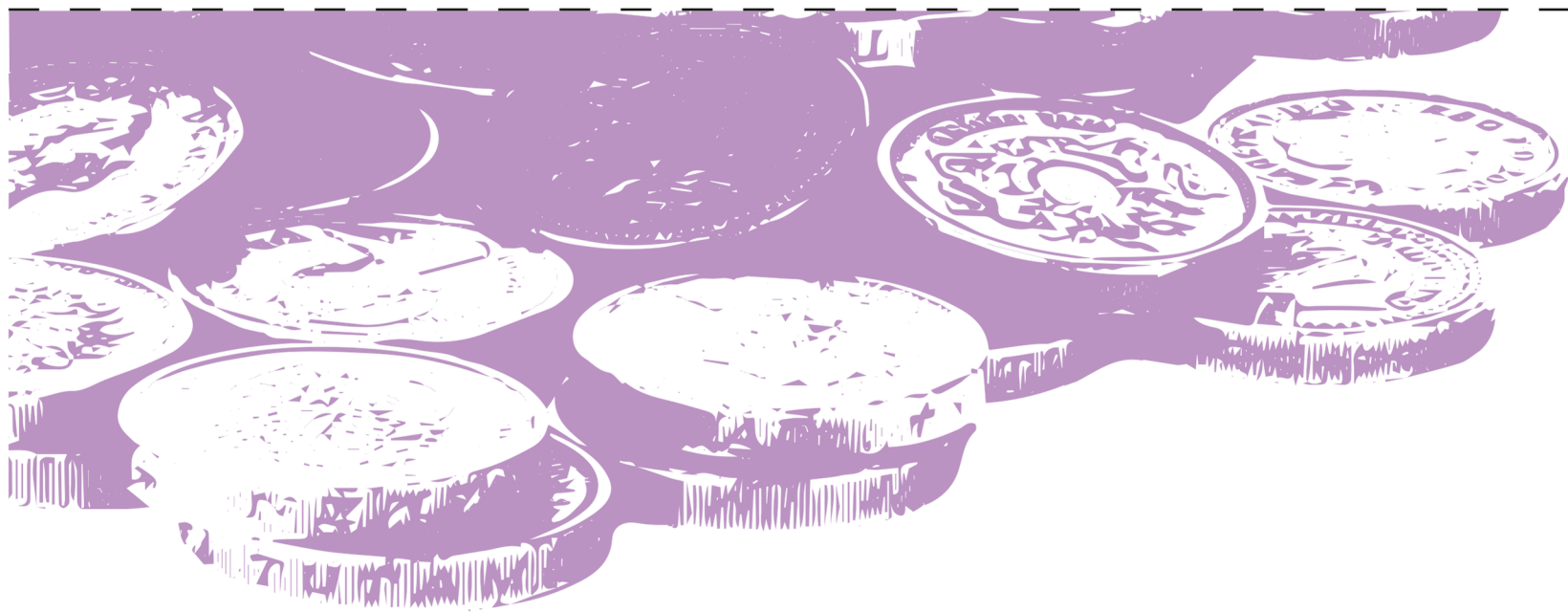
- We are a popular shop on the high street!
- This is a card that you can only use in our shops, then you must repay it at the end of the month.
- 25% APR.
- This card will give you lots of discounts and exclusive offers with us.



Remember – this is just an example of a type of store card. They vary a lot!



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Short-Term Loan

- We provide loans online. We can put money in your bank account straight away!
- 1,250% APR.
- This loan is designed to be repaid within a month.
- We can help you pay for an unexpected cost that needs to be paid before pay day.



Remember – this is just an example of a type of short-term loan. They vary a lot!

Overdraft

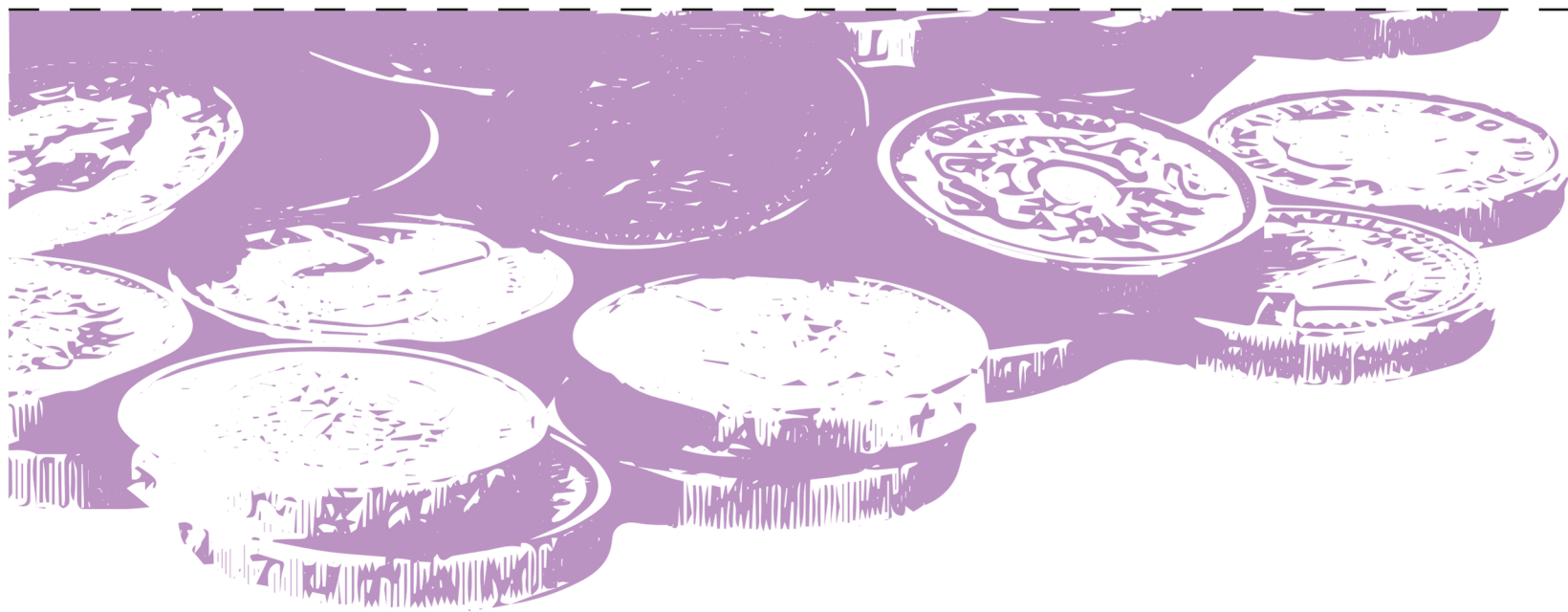
- We are from a high street bank.
- We offer a loan of up to £1,000 to our customers.
- Interest is charged at 39% APR for using your arranged overdraft and fees may apply if repayments are missed or late.
- It must be arranged in advance with us; if it isn't we will charge high fees.
- A pro is this can tide you over if you just need a little bit extra that month and can repay quickly.



Remember – this is just an example of a type of overdraft. They vary a lot!



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