

Loan Products and Interest Rates

Last updated: April 2026

Product	Amount	Interest Rate	Maximum Term
First Loan NEW MEMBERS	£100 – £500	42.6% APR 3.00% pm	Up to 12 months
Personal Unsecured Loan EXISTING MEMBERS	£250 – £750	34.5% APR 2.50% pm	Up to 12 months
	£751 – £2,000	34.5% APR 2.50% pm	Up to 24 months
	£2,001 – £3,500	26.8% APR 2.00% pm	Up to 36 months
	£3,501 – £5,000	26.8% APR 2.00% pm	Up to 48 months
	£5,001 – £10,000	14.9% APR 1.16% pm	Up to 60 months
	£10,001 – £15,000	from 6.9% APR* 0.56% pm	Up to 60 months
Loyalty Loan A minimum of 33% (1/3) of the amount borrowed must be held in savings to qualify. Personal Unsecured Loan rate reduced by one third (1/3)	£250 – £750	21.9% APR 1.66% pm	Up to 12 months
	£751 – £2,000	21.9% APR 1.66% pm	Up to 24 months
	£2,001 – £3,500	17.2% APR 1.33% pm	Up to 36 months
	£3,501 – £5,000	17.2% APR 1.33% pm	Up to 48 months
	£5,001 – £10,000	9.9% APR 0.79% pm	Up to 60 months
	£10,001 – £15,000	from 4.6% APR* 0.38% pm	Up to 60 months
Fully Secured Loan 100% of the amount borrowed must be held in savings to qualify.	£250 - £5,000	5.9% APR 0.48% pm	See personal unsecured loans
	£5,001 - £15,000	4.0% APR 0.33% pm	See personal unsecured loans

*Rates will vary depending on individual circumstances and our credit assessment. The maximum APR you could be offered under this product is 16.1% APR.