

Option 1 - Instant£500

- Savings available to withdraw at the end of the term.
- Soft search carried out for all applications.
- Offered to all Payroll members on a permanent, or fixed term 12+ months contract – not eligible for 0hr contracts.
- Fully repaid direct from your salary in 12monthly repayments.

Example – all figures are approximate values and dependant on the date that the loan is allocated and your repayment date.

Instant£500 Loan	Amount Per Month
Your Loan Re-payment	Less than £50pm
Your Savings! *	Min. £5 per month
Interest on loan 2% per month/26.8% APR	Approx. £5 per month

***You can choose to save more.**

Option 2 - Instant£1000

- Full credit check carried out.
- Savings available to withdraw at the end of the term.
- Must have made at least 6 payments to Instant£500 loan through payroll deduction.
- Fully repaid direct from your salary in 12monthly repayments.

Example – all figures are approximate values and dependant on the date that the loan is allocated and your repayment date.

Instant£1000 Loan	Amount Per Month
Your Loan Re-payment	Less than £100pm
Your Savings! *	Min. £5 per month
Interest on loan 2% per month/26.8% APR	Approx. £8 per month

***You can choose to save more.**