

INTEREST RATE GUIDE FOR PERSONAL, MOTOR VEHICLE AND BROKER LOANS

The interest rates that Geneva Finance offer for Personal, Vehicle and Broker Loans are based on assessing both the individual loan application and all related applicants' personal profiles to determine an overall category risk profile, which is calculated through our credit scorecard.

Our assessment of an applicant's personal profile will include the analysis of the individual's:

- age;
- credit history;
- residential and employment stability;
- financial obligations;
- licence type held (for Motor Vehicle Loans); and
- any security that is offered as collateral against the loan (if any).

PERSONAL LOANS (INCLUDING BROKER INTRODUCED LOANS)

Unsecured - Interest rates vary between:	19.95% - 29.95% per annum
Secured – Interest rates vary between:	16.95% - 28.95% per annum

MOTOR VEHICLE LOANS (INCLUDING BROKER INTRODUCED LOANS)

Secured - Interest rates vary between:	11.95% - 28.95% per annum
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Please note that Motor Vehicle Loans and Broker Loans may include an introducer margin.

All interest rates that Geneva Finance offer for Personal, Motor Vehicle and Broker Loans are fixed for the term of the loan.