

Loan Product Comparisons

Loan Product	Monthly Interest	APR (%)	Criteria	Loan Size and Repayments	Savings	CUS Action	Marketing
CHB Loans	3%	42.6	<ul style="list-style-type: none"> In receipt of child benefit No pre-saving requirement Must have CHB redirect to CU account Receiving CVHB for more than one child 	£500 £12 weekly or £48 4x weekly	£8.70 p/w	No credit check	Child Benefit Savings and Loan Plan
	2%	26.8	<ul style="list-style-type: none"> Two fully repaid £500 CHB loans Minimum £100 accumulated savings 	£1000 £16 weekly or £64 4x weekly	£10 p/w	Credit check Bank statements	Child Benefit Savings and Loan Plan
Introductory Payroll Loans	1% to 2%	12.7-26.8	<ul style="list-style-type: none"> No pre-saving requirement Must repay via deduction from salary 	£1000 to £3000 Repay between 6 and 60 months	£30 p/m	Credit check Bank statements	From 12.7% APR
Payroll Plus Equity	0.75% to 1%	9.4-12.7	<ul style="list-style-type: none"> No pre-saving requirement Must own their own home Must repay via deduction from salary 	£3001 to £5000 Repay between 6 and 60 months	£30 p/m	Credit check Bank statements Equity check	From 9.4% APR
Home Owner Loans	0.3% to 1%	3.7-12.7	<ul style="list-style-type: none"> £300 minimum savings 3 months regular saving Must own their own home 	£17,500 or less Repay between 6 and 60 months	£30 p/m	Credit check Bank statements Equity check	From 3.7% APR
Saver Loan	0.3% to 2%		<ul style="list-style-type: none"> 3 months regular saving One third of requested loan in savings 	£501 to £17,500	£30 p/m	Credit check Bank statements	From 3.7% APR
	3%	42.6	<ul style="list-style-type: none"> 3 months regular saving 	£250 to £500	£5 p/w £20 p/m		42.6% APR

