

Loan Comparisons for Postcode YO31 9BB
www.lenderscompared.org.uk (14/10/08)

Parameters

Loan Amount: **£500**

Repayment Period: **36 to 60 weeks**

Ranked by: **%APR**

Lender	No. of Repayments	%APR	Total cost for credit
York Credit Union	52	19.6%	£47.05
York Credit Union Smart Loan	52	26.8%	£63.53
Provident Personal Credit	56	183.2%	£340.00
Credit (Hull) Ltd.	40	200.7%	£250.00
MMF (UK) Ltd.	53	206.8%	£348.00
Morses Club	50	210.6%	£330.00
Greenwood Personal Credit	55	220.9%	£380.00
LoansAtHome4u.co.uk	52	230.2%	£366.65
Shopacheck Financial Services	52	246.5%	£384.00
LoansAtHome4u.co.uk	41	281.5%	£320.00
MMF (UK) Ltd.	45	340.0%	£400.00
KDS Finance Ltd.	43	342.5%	£381.50

Comparative costs for credit purchasing

Cash Price	Credit Price in Shop (typical APR 29.5%)	York Credit Union price over the same period	York Credit Union price spread weekly
<p align="center">Television £169.99</p>	<p>12 monthly payments of £16.25 Interest paid £25.01</p> <p>TOTAL COST £195</p>	<p>11 monthly payments of £15.11 Final month payment of £15.03 Interest paid £11.25</p> <p>TOTAL COST £181.24</p> <p><u>SAVING £13.76</u></p>	<p>51 weekly payments of £3.48 Final week payment of £3.09 Interest paid £10.58</p> <p>TOTAL COST £180.57</p> <p><u>SAVING £14.43</u></p>
<p align="center">Washing Machine £231.66</p>	<p>24 monthly payments of £12.50 Interest paid £68.34</p> <p>TOTAL COST £300</p>	<p>23 monthly payments of £10.91 Final month payment of £10.78 Interest paid £30.05</p> <p>TOTAL COST £261.71</p> <p><u>SAVING £38.29</u></p>	<p>103 weekly payments of £2.51 Final week payment of £2.28 Interest paid £29.15</p> <p>TOTAL COST £260.81</p> <p><u>SAVING £39.19</u></p>
<p align="center">Personal Computer £630</p>	<p>24 monthly payments of £33.98 Interest paid £185.52</p> <p>TOTAL COST £815.52</p>	<p>23 monthly payments of £29.66 Final month payment of £29.56 Interest paid £81.74</p> <p>TOTAL COST £711.74</p> <p><u>SAVING £103.78</u></p>	<p>103 weekly payments of £6.83 Final week payment of £5.73 Interest paid £79.22</p> <p>TOTAL COST £709.22</p> <p><u>SAVING £106.30</u></p>