## SCHEDULE 3: INTEREST RATE

1. Where the Loan Amount is $\$ 100$ :

| Loan Term (number of days) | Interest Rate per annum | Interest Amount (unless repaid early in accordance <br> with clause 5 of the Agreement) |
| :--- | :--- | :--- |
| 7 days | $52 \%$ | $\$ 1$ |
| 8 days | $91 \%$ | $\$ 2$ |
| 9 days | $122 \%$ | $\$ 3$ |
| 10 days | $146 \%$ | $\$ 4$ |
| 11 days | $166 \%$ | $\$ 5$ |
| 12 days | $183 \%$ | $\$ 6$ |
| 13 days | $197 \%$ | $\$ 7$ |
| 14 days | $209 \%$ | $\$ 8$ |
| 15 days | $219 \%$ | $\$ 9$ |
| 16 days | $228 \%$ | $\$ 10$ |
| 17 days | $236 \%$ | $\$ 11$ |
| 18 days | $243 \%$ | $\$ 12$ |
| 19 days | $250 \%$ | $\$ 13$ |
| 20 days | $256 \%$ | $\$ 14$ |
| 21 days | $261 \%$ | $\$ 15$ |
| 22 days | $265 \%$ | $\$ 16$ |
| 23 days | $270 \%$ | $\$ 17$ |
| 24 days | $274 \%$ | $\$ 18$ |
| 25 days | $277 \%$ | $\$ 19$ |
| 26 days | $281 \%$ | $\$ 20$ |
| 27 days | $284 \%$ | $\$ 21$ |
| 28 days | $287 \%$ | $\$ 22$ |
| 29 days | $289 \%$ | $\$ 23$ |
| 30 days | $292 \%$ | $\$ 24$ |
|  |  |  |

## 2. Where the Loan Amount is \$200:

| Loan Term (number of days) | Interest Rate per annum | Interest Amount (unless repaid early in accordance with clause 5 of the Agreement) |
| :---: | :---: | :---: |
| 7 days | 574\% | \$22 |
| 8 days | 548\% | \$24 |
| 9 days | 527\% | \$26 |
| 10 days | 511\% | \$28 |
| 11 days | 498\% | \$30 |
| 12 days | 487\% | \$32 |
| 13 days | 477\% | \$34 |
| 14 days | 469\% | \$36 |
| 15 days | 475\% | \$39 |
| 16 days | 479\% | \$42 |
| 17 days | 483\% | \$45 |
| 18 days | 487\% | \$48 |
| 19 days | 490\% | \$51 |
| 20 days | 493\% | \$54 |
| 21 days | 495\% | \$57 |
| 22 days | 498\% | \$60 |
| 23 days | 500\% | \$63 |
| 24 days | 502\% | \$66 |
| 25 days | 504\% | \$69 |
| 26 days | 505\% | \$72 |
| 27 days | 507\% | \$75 |
| 28 days | 508\% | \$78 |
| 29 days | 510\% | \$81 |
| 30 days | 511\% | \$84 |

3. Where the Loan Amount is \$300:

| Loan Term (number of days) | Interest Rate per annum | Interest Amount (unless repaid early in accordance with clause 5 of the Agreement) |
| :---: | :---: | :---: |
| 7 days | 660\% | \$38 |
| 8 days | 624\% | \$41 |
| 9 days | 595\% | \$44 |
| 10 days | 572\% | \$47 |
| 11 days | 553\% | \$50 |
| 12 days | 537\% | \$53 |
| 13 days | 524\% | \$56 |
| 14 days | 513\% | \$59 |
| 15 days | 515\% | \$63,5 |
| 16 days | 517\% | \$68 |
| 17 days | 519\% | \$72,5 |
| 18 days | 520\% | \$77 |
| 19 days | 522\% | \$81,5 |
| 20 days | 523\% | \$86 |
| 21 days | 524\% | \$90,5 |
| 22 days | 525\% | \$95 |
| 23 days | 526\% | \$99,5 |
| 24 days | 527\% | \$104 |
| 25 days | 528\% | \$108,5 |
| 26 days | 529\% | \$113 |
| 27 days | 529\% | \$117,5 |
| 28 days | 530\% | \$122 |
| 29 days | 531\% | \$126,5 |
| 30 days | 531\% | \$131 |
| 31 days | 526\% | \$134 |
| 32 days | 521\% | \$137 |
| 33 days | 516\% | \$140 |
| 34 days | 512\% | \$143 |
| 35 days | 508\% | \$146 |
| 36 days | 498\% | \$147,5 |
| 37 days | 490\% | \$149 |
| 38 days | 482\% | \$150,5 |
| 39 days | 474\% | \$152 |
| 40 days | 467\% | \$153,5 |
| 41 days | 460\% | \$155 |
| 42 days | 453\% | \$156,5 |
| 43 days | 447\% | \$158 |
| 44 days | 441\% | \$159,5 |
| 45 days | 435\% | \$161 |

4. Where the Loan Amount is $\$ 400$ :

| Loan Term (number of days) | Interest Rate per annum | Interest Amount (unless repaid early in accordance with clause 5 of the Agreement) |
| :---: | :---: | :---: |
| 7 days | 678\% | \$52 |
| 8 days | 639\% | \$56 |
| 9 days | 608\% | \$60 |
| 10 days | 584\% | \$64 |
| 11 days | 564\% | \$68 |
| 12 days | 548\% | \$72 |
| 13 days | 533\% | \$76 |
| 14 days | 521\% | \$80 |
| 15 days | 523\% | \$86 |
| 16 days | 525\% | \$92 |
| 17 days | 526\% | \$98 |
| 18 days | 527\% | \$104 |
| 19 days | 528\% | \$110 |
| 20 days | 529\% | \$116 |
| 21 days | 530\% | \$122 |
| 22 days | 531\% | \$128 |
| 23 days | 532\% | \$134 |
| 24 days | 532\% | \$140 |
| 25 days | 533\% | \$146 |
| 26 days | 533\% | \$152 |
| 27 days | 534\% | \$158 |
| 28 days | 534\% | \$164 |
| 29 days | 535\% | \$170 |
| 30 days | 535\% | \$176 |
| 31 days | 530\% | \$180 |
| 32 days | 525\% | \$184 |
| 33 days | 520\% | \$188 |
| 34 days | 515\% | \$192 |
| 35 days | 511\% | \$196 |
| 36 days | 502\% | \$198 |
| 37 days | 493\% | \$200 |
| 38 days | 485\% | \$202 |
| 39 days | 477\% | \$204 |
| 40 days | 470\% | \$206 |
| 41 days | 463\% | \$208 |
| 42 days | 456\% | \$210 |
| 43 days | 450\% | \$212 |
| 44 days | 444\% | \$214 |
| 45 days | 438\% | \$216 |

## 5. Where the Loan Amount is \$500:

| Loan Term (number of days) | Interest Rate per annum | Interest Amount (unless repaid early in accordance with clause 5 of the Agreement) |
| :---: | :---: | :---: |
| 7 days | 647\% | \$62 |
| 8 days | 611\% | \$67 |
| 9 days | 584\% | \$72 |
| 10 days | 562\% | \$77 |
| 11 days | 544\% | \$82 |
| 12 days | 529\% | \$87 |
| 13 days | 517\% | \$92 |
| 14 days | 506\% | \$97 |
| 15 days | 509\% | \$104,5 |
| 16 days | 511\% | \$112 |
| 17 days | 513\% | \$119,5 |
| 18 days | 515\% | \$127 |
| 19 days | 517\% | \$134,5 |
| 20 days | 518\% | \$142 |
| 21 days | 520\% | \$149,5 |
| 22 days | 521\% | \$157 |
| 23 days | 522\% | \$164,5 |
| 24 days | 523\% | \$172 |
| 25 days | 524\% | \$179,5 |
| 26 days | 525\% | \$187 |
| 27 days | 526\% | \$194,5 |
| 28 days | 527\% | \$202 |
| 29 days | 527\% | \$209,5 |
| 30 days | 528\% | \$217 |
| 31 days | 523\% | \$222 |
| 32 days | 518\% | \$227 |
| 33 days | 513\% | \$232 |
| 34 days | 509\% | \$237 |
| 35 days | 505\% | \$242 |
| 36 days | 496\% | \$244,5 |
| 37 days | 487\% | \$247 |
| 38 days | 479\% | \$249,5 |
| 39 days | 472\% | \$252 |
| 40 days | 464\% | \$254,5 |
| 41 days | 458\% | \$257 |
| 42 days | 451\% | \$259,5 |
| 43 days | 445\% | \$262 |
| 44 days | 439\% | \$264,5 |
| 45 days | 433\% | \$267 |

6. Where the Loan Amount is \$600:

| Loan Term (number of days) | Interest Rate per annum | Interest Amount lunless repaid early in accordance with clause 5 of the Agreement) |
| :---: | :---: | :---: |
| 7 days | 643\% | \$74 |
| 8 days | 608\% | \$80 |
| 9 days | 581\% | \$86 |
| 10 days | 560\% | \$92 |
| 11 days | 542\% | \$98 |
| 12 days | 527\% | \$104 |
| 13 days | 515\% | \$110 |
| 14 days | 504\% | \$116 |
| 15 days | 507\% | \$125 |
| 16 days | 509\% | \$134 |
| 17 days | 512\% | \$143 |
| 18 days | 514\% | \$152 |
| 19 days | 515\% | \$161 |
| 20 days | 517\% | \$170 |
| 21 days | 519\% | \$179 |
| 22 days | 520\% | \$188 |
| 23 days | 521\% | \$197 |
| 24 days | 522\% | \$206 |
| 25 days | 523\% | \$215 |
| 26 days | 524\% | \$224 |
| 27 days | 525\% | \$233 |
| 28 days | 526\% | \$242 |
| 29 days | 527\% | \$251 |
| 30 days | 527\% | \$260 |
| 31 days | 522\% | \$266 |
| 32 days | 517\% | \$272 |
| 33 days | 512\% | \$278 |
| 34 days | 508\% | \$284 |
| 35 days | 504\% | \$290 |
| 36 days | 495\% | \$293 |
| 37 days | 487\% | \$296 |
| 38 days | 479\% | \$299 |
| 39 days | 471\% | \$302 |
| 40 days | 464\% | \$305 |
| 41 days | 457\% | \$308 |
| 42 days | 450\% | \$311 |
| 43 days | 444\% | \$314 |
| 44 days | 438\% | \$317 |
| 45 days | 433\% | \$320 |

