

# List of conditions

valid from 06.11.2023.

<b>Maturity</b>	<b>30 days</b>	<b>45 days</b>	<b>90 days</b>
Handling fee (due date is when signing the contract or on the day of prolongation)	1,75%	2,60%	5,20%
Interest (calculated to the grace period of the year) yearly*	18,50%	18,50%	18,50%
Prolongation cost (due date is on the day of prolongation)	3,00%	3,00%	3,00%
<b>APR (Annual Percentage Rate) for 365-day year</b>	48,9%	48,7%	48,8%
<b>APR (Annual Percentage Rate) for 366-day year</b>	49,1%	48,8%	49,0%
<b>Penalty fees in case of returning the loan late:</b>			
Late interest (calculated on top of the basic interest rate) yearly*	6,00%	6,00%	6,00%
Handling extra fee (From the 1st day of grace period to the 7th day)	2,80%	2,80%	2,80%
Handling extra fee (From the 8th day, every 7th day)	1,50%	1,50%	1,50%
*Annual interest rates are determined on the daily settlement.			
<b>Extra discount at gold investment :</b>			
<ul style="list-style-type: none"> <li>for a 30-day term: The handling fee is 1,6% instead of 1,75% (APN (365): 46,2%, APN (366): 46,4%) and no Prolongation cost</li> <li>for a 90-day term: The handling fee is 3,6% instead of 5,2% (APN (365): 39,0%, APN (366): 39,2%) and no Prolongation cost</li> </ul>			
If redeemed within 15 days, no interest will be paid.			
In case of a loan over HUF 1,000,000, we give an extra discount!			
The minimum amount of the pawn loan is HUF 2,000.			
When calculating the rates, the deadline includes the day of concluding the contract.			