

Secured Home Improvement Loans

- Tailored Home Improvement Loan packages available
- Specialist Financial Support
- Loans available from £2,500—£30,000
- Delivered by Parity Trust, a not-for-profit organisation



Typical APR 6.16%

- ✓ Fixed interest rate for the entire term of the loan
- ✓ Flexible repayment options
- ✓ Make additional payments
- ✓ No penalties to settle your loan early
- ✓ Low arrangement fee

Parity Trust

Contact us on: 023 9237 5921

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE OR ANY OTHER DEBT SECURED ON IT

How does it work?

If you would like to find out whether you would be eligible for a loan simply call our office on 023 92 375921. One of our customer service team will explain how the scheme works and then ask a few questions to determine whether one of our loans might be suitable.

We would then arrange for a financial assessment to be carried out to make sure any loan offered would meet your needs (subject to our approval process). If a loan is deemed to be suitable you will be sent a loan illustration and a copy of your financial report for you to check..

If you decide to proceed we will arrange for the loan to be secured against your property.

Capital Repayment Loan

Loan Amount	Loan Term	Monthly Payment	Total Amount Payable
£5,000	5 years	£96.64	£5,798.40
£5,000	15 years	£42.17	£7,590.60
£10,000	5 years	£193.28	£11,596.80
£10,000	15 years	£84.33	£15,179.40

With a capital repayment loan your monthly payment is applied against the interest accrued and the capital. The amount you owe will decrease with every monthly payment you make

Terms

- The example above is based on our typical fixed rate of 5.99% (6.16% APR)
- There is an arrangement fee of 2% of the loan amount with a minimum fee of £300
- Please note that rates and fees may vary

Contact us

Call us on: **023 9237 5921**

Email us at: **mail@paritytrust.org.uk**

Visit our website: **paritytrust.org.uk**

Parity Trust is the trading name of Portsmouth Area Regeneration Trust (Guarantee) Limited, authorised and regulated by the Financial Conduct Authority for its regulated mortgage activities; No: 504445. Company No: 3977373

Registered Office: 1000 Lakeside, Portsmouth PO6 3EN

