

Important things to know about personal overdrafts

The following table describes some of the important things you should know about personal overdrafts. If your application is successful, you will be provided with full details of the fees and charges payable in our loan offer.

Product	Things you need to know
Personal Overdraft	<ul style="list-style-type: none">• Interest is charged at a variable rate which may increase or decrease over the life of the loan.• As there is no set loan term and you are not required to make fixed repayments, it could take longer to repay this loan than other forms of credit.• The overdraft is repayable on request by the Bank since there is no set term.

