

# Affordable Personal Loans



Greater  
Manchester

**Moneyline**  
friendly, local lending

# A loan to suit you

**Moneyline Greater Manchester offers loans to people who find it difficult to get credit elsewhere. If you have been turned away from your bank or building society, we might be able to help you out.**

**We can provide loans for many different purposes, just tell us what you need the money for and we will consider it. We can also direct you to dedicated counselling services to help you manage short-term debt and offer you advice on access to income and benefits.**

**Our loans are repayable for any term up to two years and we charge a fixed rate of interest so your payments won't change as long as you keep up your repayments.**

## **How much can I borrow?**

How much you can borrow depends on how much money you have coming in, how much you are paying out, and what you need the money for. You can borrow between £50 and £1,000. Just ask for the amount you require and we will assess if the repayments are affordable. As a responsible lender, we will never lend more than you can afford to repay.

## **Who can apply?**

You need to be over 18 and you need to have an income, either benefits or wages and a bank account for us to pay the money into, and take the repayments from. We don't usually help students, as there are alternative options available to them.

## **What do I need to do?**

You will need to provide the following:

- Your most recent bank statements covering a minimum of two months
- Wage slips or a benefits letter
- Recent utility bill as proof of address
- Signed identification – passport, driving license or tenancy agreement

We will make a decision on your application when you have provided all of this information.

## **How soon will I get the money?**

Once your application has been approved and you have signed a Credit Agreement, it takes three working days for the money to go into your account. We do not make payments in cash but we can send the money directly to a supplier if you prefer.

Amount	Weekly Repayment	Monthly Repayment	Total Repayment
£100	£2.16	£9.40	£111.86
£200	£4.31	£18.78	£223.70
£300	£6.46	£28.16	£335.49
£400	£8.61	£37.55	£447.28
£500	£10.76	£46.93	£559.10

### How much interest will I pay?

Personal loans up to £1,000 have a typical APR of 28.31%.

As you can see, our loans are more affordable than many other loan companies. You can pay the loan back early if you want – you will save yourself a few months interest and we won't charge you any fees.

### How do I pay it back?

All our loans have to be paid back by direct debit and repayments can be made weekly or monthly. We do not have payment cards, and we won't come knocking on your door every week.

### What if I struggle to pay it back?

If your circumstances change, or if there is a genuine emergency that means you are struggling to meet your repayments, you must contact us straight away. If your circumstances change permanently – for example you split with your partner or lose your job – we may be able to re-schedule your loan, which means that your payments will be lower but for longer than you first agreed.

You need to let us know if you experience any problems because if you miss payments without contacting us, it may result in court action.

Any questions?

Contact our lending team who will explain anything you need to know or give you a quote, on...

...0161 736 6500  
Monday to Friday 9am to 4:30pm

**Talking to us  
can really make  
the difference**

### **New beginnings**

There are times when people need money to help them to get back on their feet. Geoff was in the process of a divorce and living with his parents. After working in a warehouse for most of his life, he wanted a change. Geoff applied for £450 to go on a plastering course. He provided evidence of the course fees and was happy for us to pay the fees directly to the training provider. The repayments were under £10 per week and, after passing his course, he came in and settled his loan with his first month's wages!

### **Essential Items**

If something important is stolen, it needs to be replaced. However, not everyone can find the cash that quickly and easily and that's where we come in. Steve needed a bike for work to get to and from Trafford Park from Salford every day. Without his bike, he'd struggle to get to work and could potentially lose his job. When Steve's bike was stolen we loaned him £150 to buy another bike...and get a chain lock.

### **Garden makeover**

Our loans can help out when you most need them. Take Janet, she has a disabled daughter and came to us for a loan for a garden makeover to create somewhere safe for her daughter to play. Janet needed £600 to pay for professionals to come and remove the plants and clean her garden up. She also wanted some outdoor toys for her daughter to play with. Janet provided quotes for the labour and we agreed to lend her the money. The repayments of £13.02 per week were within her means and she only had to pay £76.59 interest.

**Call us on:**  
**0161 736 6500**

**email us:**  
**loans@moneylinegm.co.uk**

**visit our website:**  
**[www.moneylinegm.co.uk](http://www.moneylinegm.co.uk)**

**or visit us at:**  
**76 Pendleton Way, Salford, M6 5FW**