## Why consider Lendwise

We believe in the **potential created by education** and place considerable emphasis on education-related variables to evaluate your application rather than focusing solely on your credit profile.

We offer competitive rates funded by a peer-to-peer model dedicated to education finance so your interest rate is individually tailored to your overall profile, length of study and repayment period.

Our interest rates are fixed so a borrower knows the amount of each repayment in advance to allow for better financial budgeting. The Lendwise loan can be operated fully online although we are a phone call away should you need any assistance.

£5k - £150k

No early repayment fee

Terms up to Vears

PAST RESPONSE WITHIN Business days

No repayments while you study\*

Representative APR of

13.35%

Grace period of up to months

after your course finishes

NO GUARANTOR or co-signor required

## What is Lendwise

Through its innovative online platform, Lendwise offers fair, sensible and student-friendly loans at competitive rates for students who require funding to pursue their MBA, postgraduate degrees or professional qualifications.

We want to make it easier for people to pursue their educational aspirations. Lendwise loans are designed to be simple to understand, at an interest rate which is appropriate for an individual candidate's profile. Our goal is to be the No.1 private finance provider for education in the UK.

#### **BORROW**

Finance your Masters, MBA or professional qualification studies

### **APPLY ONLINE**

lendwise.com/borrow/

### **CONTACT US**

info@lendwise.com

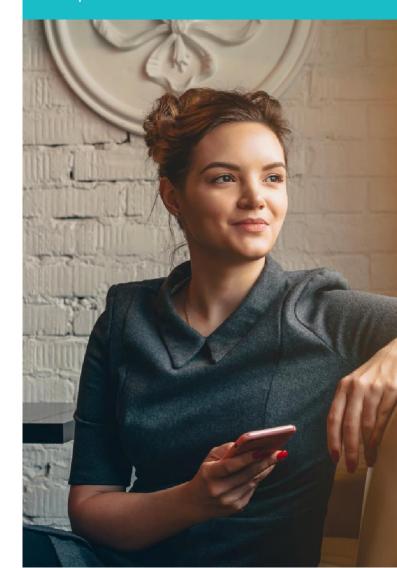
Lendwise.com

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# Lendwise

**Smarter Education Finance** 

Finance your postgraduate or professional qualification studies with a Lendwise Loan



## **About Lendwise**

We are a specialised education finance platform created for aspiring individuals who require funding for their postgraduate education or professional qualification studies.

## Representative Example:

You borrow £30,875 over 96 months Includes fees of £926 (added to your loan amount)

Interest rate of 11.75% p.a. (fixed) Monthly cost of £556.04 Total amount repayable of £53,380 13.35% APR representative

Available for loan amounts between £5,000 – £150,000



## What we do

- A peer-to-peer (P2P) platform specifically for Education Finance
- Focus on postgraduate and professional qualifications courses
- A different lending approach we go beyond a credit score by focusing on applicant's future earnings potential
- Our loans are designed with students in mind
- Based in London and regulated by the FCA

## The Lendwise Way

- Start repayment after you graduate
- Fair terms
- Funds are disbursed gradually and you only accrue interest on disbursed funds
- No 'pay early ' fees or penalties
- One interest rate does NOT fit all
- Fast response
- Online application
- Clear timelines and action list

### A Lendwise loan

- Based on future earnings potential more than just the credit score
- Loans up to £150,000 subject to approval can be used alongside Government loan or where a borrower is ineligible for the Government Loan Scheme
- Loans disbursed on an as-required basis directly to institution, accrued and cost of loan
- Up to 6 months grace period after studies before repayments start (Full time courses only)
- Fixed interest rate and no early repayment penalties

## 4 easy steps to your loan\*

Apply for a loan

Fast review and response by Lendwise

Accept offer

Get funded

4

<sup>\*</sup> Loan proposals offered to UK residents only, subject to Lendwise terms and conditions