

Maximum charges permitted in British Columbia for a payday loan: 15% of the principal;

We charge:.....

[the payday lender's total charges for a payday loan];

For a \$300 loan for 14 days:

Total cost of borrowing = *[the payday lender's total charges for a \$300 loan for 14 days];*

Annual Percentage Rate = *[the annual percentage rate charged by the payday lender for a \$300 loan for 14 days] per year;*

This information meets the requirements of the *Business Practices and Consumer Protection Act*;

Consumer Protection BC Licence #:.....