

KEY FACTS DOCUMENTS FOR LOAN CLIENTS (SAMPLE)

In addition to providing the full loan document, supply clients with a Key Facts summary like the one below.

	The basics You are borrowing _____ Total amount you will repay if you repay on time _____ Your interest rate is _____ You will pay in fees and commissions _____
	The repayment Your loan starts on _____ You must repay every _____ by _____ If you repay on time every time, your last payment will be on _____
	The guarantee Your loan guarantee is _____ If you fail to repay the loan _____
	Late fees and penalties If you are late in your repayments, you will have to pay _____ For every additional day that your payment is late.
	Your loan has insurance! If you die of natural causes, your family should call _____ If your family follows the instructions correctly, they will keep the full amount of the loan but will stop making loan payments.
	Questions or concerns? If you have any questions about your loan call _____ If you have a problem with our service, call _____

Designed for the enabling APR/EIR Program | Images from www.clker.com

This sample loan contract is a part of a larger resource—the Consumer Pricing Education Adaptation Guide developed by MFTransparency. This resource can be found in the resource center in English, French and Portuguese.

