**The Royal Bank of Scotland Group plc**

The Royal Bank of Scotland Group plc Apply for a personal loan with Royal Bank

You can apply for a personal loan if:

You're 18 or over and have either a Royal Bank current account (held for 3+ months), credit card or mortgage (held for 6+ months)

You are a UK resident

You haven't been declared bankrupt in the last 6 years

Your loan request is for an acceptable purpose. [Check here for unacceptable loan purposes](https://personal.rbs.co.uk/personal/loans/shared-content-area/loan-purposes/_jcr_content/par/canvas_0.html)

You haven't applied for a personal loan with us within the last 28 days

**[Representative Example](https://personal.rbs.co.uk/personal/loans/light-boxes/rep-apr-example/_jcr_content/par/canvas.html)**

Borrowing £7,500.00 over 5 years at Representative 3.4% APR and Interest rate 3.40% p.a. (Fixed) will cost £135.92 per month, with a total amount payable of £8,155.20.

**Our current [Representative APR's](https://personal.rbs.co.uk/personal/loans/light-boxes/rep-apr-example/_jcr_content/par/canvas_0.html)**

Representative 24.9% APR for loans of £1,000 - £2,950  
Representative 19.9% APR for loans of £3,000 - £4,950  
Representative 6.9% APR for loans of £5,000 - £7,450  
Representative 3.4% APR for loans of £7,500 - £19,950  
Representative 3.9% APR for loans of £20,000 - £25,000  
Representative 6.2% APR for loans of £25,050 - £35,000  
Representative 6.9% APR for loans of £35,050 - £50,000

The [Representative Example](https://personal.rbs.co.uk/personal/loans/light-boxes/rep-apr-example/_jcr_content/par/canvas.html) applies to loans of £7,500 - £19,950 only. See above for the [Representative APRs](https://personal.rbs.co.uk/personal/loans/light-boxes/rep-apr-example/_jcr_content/par/canvas.html_0) that apply for available loan amounts. Our interest rates depend on your circumstances & may differ from the Representative APR shown for a particular loan amount.

Before applying, please read [our lending commitments](https://personal.rbs.co.uk/content/dam/rbs_co_uk/rbs-assets/Downloads/RBS03458_SLBR_LendingCommitments.pdf" \t "https://personal.rbs.co.uk/personal/loans/shared-content-area/_blank), which outline our responsibilities and what we ask of you when borrowing from us.

As a lender, we have a responsibility to act fairly and part of this we have committed to follow the Standards of Lending Practice. This note sets out some of our key responsibilities and what we ask of you, to ensure that therelationship works well for both of us.

• We will lend responsibly and aim to provide a product that is affordable for you

• We will provide you with information about our

products and services and how they work, in a clear

and understandable way, so that you can decide whabest for you and your needs

• We will endeavour to make sure our products and

services offer, wherever possible, the flexibility to meeyour needs

• We will treat you fairly and reasonably at all times and make sure that you are provided with a high level of

service

• If you tell us about any inaccuracies, for example

around the personal information we hold about you, wwill act quickly to put it right

• We will always aim to help you if we see, or you tell us, that you are having trouble financially. We will seek to understand your overall circumstances, try and identoptions that you can afford and where appropriate,

provide a reference to free debt advice

What we ask of you

• We ask you to think carefully about whether you can afford to repay the money you want to borrow and to be open in your dealings with us

• Take care of any cards, PINs, online log-in details and other security information to help prevent fraud and help us to protect your accounts

• Tell us as soon as possible if your card has been lost or stolen, or if youknow or suspect someone is misusing your confidential information e.g. your PIN or online log-in details

• Carefully check your account statements to make sure they are accurate. If anything isn’t right, please get in touch with us

Please let us know if

• Your contact details change, so we can keep our records up to date

• Your circumstances change, particularly if what’s happened is likely to cause you difficulties in managing your account or financial problems

• You think that you won’t be able to keep up with your repayments. The sooner you do this, the more likely it is we’ll be able to find a way to help you.Wewould also encourage you to refer to the terms and conditions associated with your current account, credit card or personal loan.

#### How we use your information

We sometimes need to share your information to help us both.

Why do you share it?

We share your information so we can:protect you,check your identity,make sure you have the right products for your needs,prevent fraud and money laundering,help us comply with laws, manage our risk and protect our business

Who do you share it with?

We share your information with:

* other companies in our group
* fraud prevention agencies, and we also record any identified or suspected fraud, which could mean we have to refuse to provide you with services
* our business partners, like the company that makes our debit and credit cards
* industry regulators, government departments and similar organisations, like HM Revenue and Customs, who might in turn have to share it with other countries.

We also share your information with credit reference agencies, so we can:

* do a credit check – this can affect your credit score (we don’t do one if you’re just opening a savings account)
* do an identity check – this could be done on you and anyone else who’s linked to the account, but it doesn’t affect your credit score
* protect you and comply with laws – we must share information about how you manage your account, like payments made in, your balance, credit limits and any missed loan payments. They may also share this with other organisations.

Credit reference and fraud prevention agencies use your information because they have to prevent fraud and money laundering, to protect you, their business and to comply with laws.

What can happen?

We’ll make decisions based on the automated checks of data we hold and receive about you. You have rights in relation to these decisions, including a right to appeal if your application is declined. If it’s declined, we’ll usually keep your information for 5 years or longer if needed to comply with the law.

If you want more details about how we use your information or your rights, please read our [full Privacy Notice.](https://personal.rbs.co.uk/global/privacy.html" \t "https://personal.rbs.co.uk/personal/loans/shared-content-area/_blank)

渣打 mortgage loan

### Details

##### You Dream About the Perfect Property, and We'll Help It Become a Reality

Buying your own property is not as difficult as you think. At Standard Chartered, our mortgage services are designed to help you own your property easily.

##### Preferential Fees & Charges

* We bear all third party fee & charges including Mortgagee's Right Registration Fee, Insurance Fee, Legal Fee, Valuation Fee and Mortgage Loan Contract Notarization Fee if any.
* We offer the competitive loan interest rate .

##### Fast Approval

* Provide fast approval in principle.
* The final approval can be informed in 2 days the soonest. \*
* The mortgage loan will be released in the same day you meet all drawdown requirements the soonest. \*\*   
  \*The above only happen when all the required information and documents have been successfully submitted.   
  \*\*The above only happen when customer has signed the mortgage loan contract with the bank and all loan disbursement conditions are fulfilled.

##### Flexible Solutions

* We provide wide range of loan currency options such as USD, SGD, HKD and RMB etc. \*\*\*
* You can manage your repayment with Standard Chartered Bank in multiple channels   
  \*\*\*Foreign currency loans only apply to applicant: foreign passport holders. HMT(Hong Kong citizens, Macau citizens and Taiwanese) and Chinese Passport holders with overseas PR Permit.

##### Professional Advisor

* Personal consultants will tailor the Mortgage loan solutions to fit your financial requirements.
* You can enjoy face to face consultant service.

Note: If there are any different requirements stated in the law or regulations, the requirements of   
          law or regulations will prevail.

### Basic Requirements

**Individual**

1. Age 21 to 65
2. Mortgage Loan Application Form
3. ID /Passport /Home Visit Certificate /PR permit
4. Residents Booklet (if applicable)
5. Marriage Certificate (if applicable)
6. Property Sales and Purchase Agreement
7. Income proof

For salaried individuals:

* Income proof, such as Employer written confirmation letter /Latest bank income proof /Latest tax demand note /Latest government pension statement

For self-employed individuals:

* Latest annual Income Tax returns / Tax demand note / VAT or GST.
* Latest 6 months Bank statements and most recent audited annual financial report.

1. Others, where required

To make your application, simply call our Mortgage Customer Service Hotline 400-888-8083, calling from overseas: (86-755) 2589-2333 where our professional Customer Service Representatives will be pleased to help you.

Please note: The above documents required may change from time to time in accordance with the changes of laws and regulations or SCB China's own requirements without notice from SCB, and could differ among different cities/regions based on local regulatory requirements or SCB China's own requirements. You are advised to contact an SCB branch to confirm the detail of the necessary documents and procedures required by local requirements before applying for a home loan.

### Application Flowchart

Click [Here](https://www.sc.com/cn/en/assets/pws/images/banner/borrow-mortgages-housing-loan-application-flowchart-img.gif" \o "The above guidelines are for reference only. Actual transactions are handled according to their own individual circumstances.) to show more details

### Fees and Charges

| Item | Department |
| --- | --- |
| Mortgagee's Right Registration Fee | Administrative Department of Property Registration (Standard Chartered Bank bears) |
| Insurance Fee | Insurance Company (Standard Chartered Bank bears) |
| Legal Fee | Law Firm (Standard Chartered Bank bears) |
| Valuation Fee | Valuation Company (Standard Chartered Bank bears) |
| Mortgage Loan Contract Notarization Fee | Notarization Center (Standard Chartered Bank bears) |
| Mortgage Loan Contract Stamp Duty | Tax Bureau |

\*Above Foreign Currency Mortgage Loan Benchmark Interest Rate is only applicable for loans applied in 2013 and after. Foreign Currency Mortgage Loan is available to Hong Kong, Macau, Taiwan residents, PRC citizens with green cards of foreign countries and foreigners only.

\*Above information is for reference only. The Bank has the discretion to change and update the above Benchmark Interest Rate from time to time according to the market changes.

\*The English version is for reference only and if there is any discrepancy between the Chinese version and the English version, the Chinese version shall prevail.

### Repayment Options

**Straight-Line Repayment**   
Subject to interest rate fluctuations, you repay through equal instalments for easy budgeting.

2,。

**Balance-Reducing Method**   
Your principal is divided equally over the repayment period and interest is calculated on the outstanding principal. As your repayments continue and your outstanding principal decreases, your monthly instalment decreases.

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#### **Right for you if:**

* You have a one-time borrowing need
* You need to borrow up to $50,000
* You like the security of a fixed rate and fixed monthly payments

#### **How to Qualify**

To qualify for a Personal Loan, you may only have one existing Personal Loan account with Citibank and that Personal Loan must not have been opened in the past 6 months.

You must also have an annual income of at least $10,500.

* Quick, easy processing and approval. Once approved, a check for the approved amount will be mailed to you within 5 business days. Want an even lower rate? Simply use Citibank Auto Deduct to repay your personal loan.

#### **Competitive Rates[Footnote1](https://online.citi.com/US/JRS/pands/detail.do?ID=LLInstallmentLoan&JFP_TOKEN=GFBCCRWN" \l "fn1" \o "Go to Footnote 1)**

Get a fixed rate ranging from 7.99% APR - 17.99% APR (assumes $10,000 loan).

#### **Flexible Financing**

Loans range from **$2,000** to $50,000. You'll get a lump sum payout, and you can repay your loan over 12, 24, 36, 48 or 60 months.

#### **Relationship Rewards**[Footnote2](https://online.citi.com/US/JRS/pands/detail.do?ID=LLInstallmentLoan&JFP_TOKEN=GFBCCRWN" \l "fn2" \o "Go to Footnote 2)

A personal loan account can help you earn monthly ThankYou® Points when it is linked to an eligible checking account[Footnote2](https://online.citi.com/US/JRS/pands/detail.do?ID=LLInstallmentLoan&JFP_TOKEN=GFBCCRWN" \l "fn2" \o "Go to Footnote 2) enrolled in [Citi ThankYou® Rewards](https://online.citi.com/US/JRS/pands/detail.do?ID=CBNATYRNRewards&JFP_TOKEN=GFBCCRWN" \o "Enroll to earn." \t "https://online.citi.com/US/JRS/pands/_top).

To learn how you can earn rewards for your banking relationship[Footnote2](https://online.citi.com/US/JRS/pands/detail.do?ID=LLInstallmentLoan&JFP_TOKEN=GFBCCRWN" \l "fn2" \o "Go to Footnote 2), Earn rewards for your banking relationships.

**摩根 各类贷款类型**

**Fixed–Rate Mortgage**

**The Benefits**

With a fixed–rate mortgage, you'll always know what your monthly principal and interest payments will be. You can also lower your monthly payments by spreading them out over a long period of time.

**The Details**

Your interest rate is guaranteed to remain fixed for the length of the loan. You can choose a 10–, 15–, 20–, 25– or 30–year term. Low down payment options are available.

**Adjustable–Rate Mortgage (ARM)**

**The Benefits**

ARMs offer lower early payments than a fixed–rate mortgage. If you're planning on owning your home for a short period of time, an ARM may be a good option.

**The Details**

Your interest rate is fixed for 5, 7 or 10 years (based on the chosen product), and becomes variable for the remaining loan term, adjusting every year thereafter. For example, a 5/1 ARM would have a fixed interest rate for the first five years and then convert to an adjustable rate, with annual adjustments for the remaining term of the loan. You can choose a 5/1, 7/1 or 10/1 ARMs with a 30–year term.

**Jumbo Mortgage**

**The Benefits**

Financing is available up to 85% of your home’s value with no mortgage insurance for a purchase or refinance with no cash back subject to property type, a required minimum credit score and a minimum amount of monthly reserves.  
  
Financing is available up to 89.99% of a primary home’s value on a purchase or Chase-to-Chase refinance with no cash back subject to enhanced credit requirements. Geographic restrictions apply.

**The Details**

Jumbo mortgages are available when you need to finance amounts greater than conventional limits up to $3 million on an eligible primary residence or second/vacation home (up to $1 million on an investment property).  
  
85% LTV example: A 30-year, fixed-rate loan of $1,000,000 with an interest rate of 4.625%/4.661% APR will have 360 monthly principal and interest payments of $4,370.19. Payments shown do not include taxes and insurance. Actual payments will be higher. This is assuming a purchase transaction, 45-day lock, 85% LTV, 740 FICO, single family, owner occupied, closest to zero points. Rates can change daily.  
  
89.99% LTV example: A 30-year, fixed-rate loan of $1,000,000 with an interest rate of 4.875%/4.992% APR will have 360 monthly principal and interest payments of $4,762.34. Payments shown do not include taxes and insurance. Actual payments will be higher. This is assuming a purchase transaction, 45-day lock, 89.99% LTV, 740 FICO, single family, owner occupied, closest to zero points. Rates can change daily.

**DreaMaker Mortgage**

**The Benefits**

DreaMaker offers down payment options as low as 3% (all of which can come from an eligible gift or grant) and reduced mortgage insurance requirements that result in lower monthly payments compared to other options. If you elect to take homebuyer education, you could receive up to $500 for completing the program.

**The Details**

If you meet the low–to–moderate income requirements, you may be able to take advantage of Chase’s DreaMaker mortgage. These fixed–rate loans are available for a 30–year term and can be used to purchase or refinance an owner–occupied 1– to 4–unit up to $453,100 for a single unit, higher for 2– to 4–units.  
A 3% down payment of $4500 on a 30-year, fixed-rate mortgage, with a loan amount of $145,500 and an interest rate of 4.5% (5.610% APR), would require 360 monthly payments of $1,076.73. This payment example excludes mortgage insurance.   
This example assumes a purchase transaction in Ohio, 60-day lock, 97 LTV, 680 FICO, single family, owner-occupied, .375 points, $30 hazard insurance, real estate taxes $94, and $0 homeowner’s dues. Rates can change daily.

**FHA Mortgage**

**The Benefits**

FHA mortgages offer down payments as low as 3.5%, which can include the use of gift funds. You do not need to meet low-to-moderate income requirements to qualify.

**The Details**

An FHA Mortgage is a loan insured by the government. It can be used to purchase or refinance 1– to 4–unit properties up to $294,515 (higher amounts available in specific counties). You can choose a fixed 15–, 20–, 25– or 30–year term. Monthly mortgage insurance is required, as well as a mortgage insurance premium paid at closing.  
  
A 3.5% down payment of $5,250 on a 30-year, fixed-rate mortgage with a loan amount of $144,750 and an interest rate of 4.5% (5.610% APR), would require 360 monthly payments of $1,076.73. You will be required to pay mortgage insurance, yet this example excludes mortgage insurance.  
  
This example assumes a purchase transaction in Ohio, 60-day lock, 96.5 LTV, 680 FICO, single family, owner-occupied, .375 points, $30 hazard insurance, real estate taxes $94, and $0 homeowner’s dues. Rates can change daily.

**Home Affordable Refinance Program (HARP)**

**The Benefits**

The HARP loan was created by the federal government and can be used to refinance either a fixed– or adjustable–rate mortgage. HARP loans require an acceptable payment history on your existing loan. Your current loan must have a note date on or before May 31, 2009 and must be owned by either Fannie Mae or Freddie Mac.

**The Details**

You can qualify for a loan even if your home has declined in value and you can lower your monthly payment. If you currently have an adjustable–rate mortgage, you’ll be able to change to a more stable fixed–rate loan. You may not need to provide as much documentation and the approval time may be faster than a traditional refinance.

**Veterans Affairs (VA)**

**The Benefits**

VA loans have low or no down payment options available and do not have a mortgage insurance requirement resulting in lower monthly payments compared to other options.

**The Details**

If you are a veteran or active-duty servicemember, or a member of the Guard or Reserve, you may be eligible for a VA loan. These can be used to purchase or refinance 1- to 4-unit properties in 10-, 15-, 20-, 25- or 30- year terms. Learn more about [VA benefits(Opens Overlay)](http://www.ebenefits.va.gov/" \t "https://www.chase.com/personal/mortgage/home-mortgage/financing-home/_blank) or call 1-800-827-1000.

**Bank of Nova Scotia加拿大丰业**

**Scotialine Personal Line of Credit Students**

**Right for you if:**

You need to borrow money to help you get the education you want

You only want to borrow what you need

Overview

Deferred principal payments. Make interest-only payments while you're still in school.

Control how much you use. No interest if there is no balance on your line of credit.

Eligibility: You must be a Canadian citizen or permanent resident enrolled in a certificate, apprenticeship, degree or diploma program at a Canadian or American post-secondary school. International students enrolled in a Canadian Graduate program can apply with a co-borrower who is a Canadian citizen/permanent Canadian resident.

Plus

* Enjoy a 12-month grace period after graduation on repayment of the principal amount borrowed.
* Good way to establish a credit record in Canada - remember to make regular payments on time.
* Go to [www.fundyourfuture.ca](http://www.fundyourfuture.ca/" \t "https://www.scotiabank.com/ca/en/personal/loans-lines/line-of-credit/_blank) to learn more about our bursary program and other information to help you fund your education.
* [Scotia Line of Credit Protection](https://www.scotiabank.com/ca/en/personal/insurance/line-of-credit-protection.html) can mean providing the financial support that you may need during a difficult time

**How it works**

Full-time

|  |  |  |  |
| --- | --- | --- | --- |
|  | Minimum credit limit per year | Maximum credit limit per year | Maximum Credit Limit |
| Certificate or Apprenticeship Programs less than one year | $1,000 | $20,000 | $20,000 |
| Certificate or Apprenticeship Programs  more than one year | $1,000 | Approved credit  limit divided by the  # of years of program | $20,000 |
| Undergraduate/Diploma | $1,000 | $15,000 | $40,000 |

Part-time

|  |  |  |  |
| --- | --- | --- | --- |
|  | Minimum credit limit per year | Maximum credit limit per year | Maximum Credit Limit |
| Certificate or Apprenticeship Program | $1000 | Approved credit  limit divided by the  # of years of program | $10,000 |
| Undergraduate/Diploma | $1000 | |  | | --- | | $7,500 | | $20,000 |

Graduate Programs3

|  |  |  |  |
| --- | --- | --- | --- |
|  | Minimum credit limit per year | Maximum credit limit per year | Maximum Credit Limit |
| Full/Part-time Program less than 18 months | $1000 | $100,000 | $100,000 |
| Full/Part-time Program greater than 18 months | $1000 | Approved credit limit divided by the # of years of the program | $100,000 |

Subject to credit approval, your credit limit will be increased in each year of your program by as much as the “Maximum credit limit per year” amount. However, your total credit limit can never exceed the “Maximum credit limit” amount for your program.

#### Pursuing a professional degree?

The *Scotia Professional*® Student Plan is a customized banking package designed to help students studying medicine, dentistry, optometry, law and other professional programs achieve their financial goals now and in the future.

See if our [program](https://www.scotiabank.com/ca/en/small-business/industries/professionals/student-professionals.html" \t "https://www.scotiabank.com/ca/en/personal/loans-lines/line-of-credit/Target) is right for you.

**巴克莱银行**

Personal loan

Want to know your loan rate?

If you have a current account with us, you can check to see if you have a provisional loan limit before you apply – without affecting your credit rating1.

**All loans are subject to status. Early settlement fees apply.**

✔Personal price quote – with no credit footprint

✔ Quick and easy application2

✔ Comes with a price guarantee (conditions apply)

**Why get a Barclayloan?**

Know your personal rate before you apply

A representative APR is the rate that most people will get, but yours could be different. With some lenders, you won’t know your actual rate until you’ve applied. And if you’re not happy with the APR you’re offered, your credit rating could still be affected even if you don’t take out the loan. We’re different – in many cases we can give you a personalised price quote up front, with no impact on your credit score.

You could get your money straightaway

If you apply online1 and your application is approved, provided you can print or download your agreement and sign it online between 7am and 10:30pm, we'll usually transfer the money to your current account straightaway2.

Price guarantee

If you take out a Barclayloan and another lender offers you a like-for-like unsecured loan with a lower APR, you can claim under our guarantee within 30 days of the date we signed your Barclayloan agreement. We’ll reduce the interest rate to produce an APR equal to the competing offer and recalculate your monthly repayments to reflect the reduced interest rate. See our full [price guarantee terms and conditions](https://www.barclays.co.uk/loans/our-price-guarantee/" \t "https://www.barclays.co.uk/loans/personal/_self).

Fixed monthly repayments

Fixed repayments can help you to budget.

Choose your payment term

Depending on the loan amount.

Top-up option

Already have a Barclayloan and need more funds? You can apply [to increase your borrowing with us](https://www.barclays.co.uk/loans/top-up-loan/" \t "https://www.barclays.co.uk/loans/personal/_self).

If you just want to take out a second loan instead of topping up, that could be an option too.

Repaying your loan early

You have the right to repay your loan early, in part or full, at any time. We’ll charge a fee equal to 30 days’ interest on the amount you’re repaying, as well as any other interest that’s due.

**Eligibility**

To apply online, you’ll need:

✔ A Barclays current or savings account, mortgage or Barclaycard  
✔ UK residency  
✔ To be aged 18 or above

You can use your loan for almost anything, apart from:

* Business reasons
* Investments, including buying stocks and shares
* Timeshares
* Purchasing property (home improvements are fine)
* Gambling-related expenses
* Repaying CCJs (county court judgments)
* A purchase made by combining this loan with any others

**Resume a application**

If you’ve started an application already, it’s easy to pick up where you left off.

How did you apply?

In Online Banking – for Barclays current account holders

Log in to Online Banking here, and we’ll take you to your saved application form.

Application form on the website – for other Barclays customers

We’ll have sent you a reference number by email. Enter it and we’ll send you to your application.

Our lending commiments and what we ask of you

As a lender, we have a responsibility to act fairly and as part of this we have committed to follow the [Standards of Lending Practice](https://www.lendingstandardsboard.org.uk/the-slp/" \o "Opens in a new window" \t "https://www.barclays.co.uk/loans/personal/_blank). This note sets out some of our key responsibilities and what we ask of you, to ensure that the relationship works well for both of us.

* We will lend responsibly and aim to provide a product that is affordable for you.
* We will provide you with information about our products and services and how they work, in a clear and understandable way, so that you can decide what’s best for you and your needs.
* We will endeavour to make sure our products and services offer, wherever possible, the flexibility to meet your needs.
* We will treat you fairly and reasonably at all times and make sure that you are provided with a high level of service.
* If you tell us about any inaccuracies, for example around the personal information we hold about you, we will act quickly to put it right.
* We will always aim to help you if we see, or you tell us, that you are having trouble financially. We will seek to understand your overall circumstances, try and identify options that you can afford and where appropriate, provide a reference to free debt advice.

**What we ask of you**

* We ask you to think carefully about whether you can afford to repay the money you want to borrow and to be open in your dealings with us.
* Take care of any cards, PINs, online log-in details and other security information to help prevent fraud and help us to protect your accounts.
* Tell us as soon as possible if your card has been lost or stolen, or if you know or suspect someone is misusing your confidential information e.g. your PIN or online log-in details.
* Carefully check your account statements to make sure they are accurate. If anything isn’t right, please get in touch with us.

**Please let us know if**

* Your contact details change, so we can keep our records up to date.
* Your circumstances change, particularly if what’s happened is likely to cause you difficulties in managing your account or financial problems.
* You think that you won’t be able to keep up with your repayments. The sooner you do this, the more likely it is we’ll be able to find a way to help you.

We would also encourage you to refer to the terms and conditions associated with your current account, credit card or personal loan.

**Important information**

1.Not everyone can apply for a Barclayloan, or view their personalised price quote or provisional loan limit online or in Barclays Mobile Banking – this is because certain restrictions apply. Please contact us to discuss your options.

2.If you apply online and your application is approved, you’ll need to print or download your agreement. If you apply in Barclays Mobile Banking and it’s approved, you’ll need to have it emailed to you. As long as you do one of these and sign your agreement online between 7am and 10.30pm, you’ll usually get your money straight away (within a few minutes). If you don’t bank with one of the main UK high street banks, sometimes it can take up to a couple of hours. If you sign after 10.30pm, you’ll usually get your money before 9am the next day.

3.The rate you're offered may differ from the representative APR shown – and will be based on your personal circumstances, the loan amount and the repayment term. The Barclayloan advertised here is available over terms of between 2 to 5 years, with a maximum APR of 29.9%.

4.Lines are open Monday to Sunday 8am to 9pm, and bank holidays 8am to 6pm. To maintain a quality service, we may monitor or record phone calls. [Call charges](https://www.barclays.co.uk/important-information/call-charges/" \t "https://www.barclays.co.uk/loans/personal/_self).

富国银行

# Your 5 Step Guide to Paying for College

Step1：Complete the FAFSA

Submit your [Free Application for Federal Student Aid](https://www.wellsfargo.com/exit/e?id=122126222" \t "https://www.wellsfargo.com/student/five-steps-financial-aid/_blank) (FAFSA) for access to more than $150 billion in federal grants, loans, and work-study funds available for college.

### Here’s how it works:

* ****Set up your Federal Student Aid ID**** (FSA ID) to access, complete, and submit the FAFSA.
* Submit your FAFSA early, and you may secure early funding. You can submit ****as early as October 1**** for the next school year.
* Consider using the ****IRS Data Retrieval Tool**** (IRS DRT) to easily transfer your tax information into your FAFSA.
* You should receive your ****Student Aid Report**** (SAR) within 3 weeks of submitting your FAFSA. When you receive it, verify that it is correct and complete.
* You’ll need to fill out the FAFSA each year that you plan to attend college.

### Completing the FAFSA may make you eligible for:

* ****Grants****: Provide needs-based aid to undergraduate students. The money doesn’t have to be repaid (unless you withdraw from school before finishing an enrollment period).
* ****State aid****: Primarily available if you attend college in your state.
* ****Institutional aid****: Provided by public and private colleges to help their students pay for tuition and fees.
* ****Federal work-study programs****: Offered by colleges to help their students earn money by working part-time.
* ****Federal Direct Loans**** (subsidized and unsubsidized): For undergraduate and graduate students attending college at least half-time. Loans must be repaid.

| **Year Attending College** | **FAFSA Submission Dates** | **Required Year’s Income Information** |
| --- | --- | --- |
| July 1, 2018 – June 30, 2019 | ****October 1, 2017 - June 30, 2019**** | 2016 |
| July 1, 2019 – June 30, 2020 | ****October 1, 2018 – June 30, 2020**** | 2017 |
| [More information about Federal Student Aid.](https://www.wellsfargo.com/exit/e?id=222126222" \t "https://www.wellsfargo.com/student/five-steps-financial-aid/_blank) | | |

**Step2: Apply for scholarships**

Visit [Tuition Funding Sources](https://www.wellsfargo.com/exit/e?id=322126222" \t "https://www.wellsfargo.com/student/five-steps-financial-aid/_blank) for access to over 7 million scholarships worth over $41 billion.

### Here’s how it works:

* Create your profile at [Tuition Funding Sources](https://www.wellsfargo.com/exit/e?id=322126222" \t "https://www.wellsfargo.com/student/five-steps-financial-aid/_blank).
* Research and apply for scholarships as early as your freshman year of high school and continue applying every year throughout high school and college.
* Make a list of scholarships that you may be eligible to receive.
* Scholarships don’t need to be repaid, so putting in the effort up front to apply for scholarships will be worth it in the end.

### Use these tips:

* ****Make the time.**** Set aside a dedicated amount of time each week to research, apply for, and check the status of your scholarships.
* ****Master the essay.**** Application committees look for what sets you apart, so craft your essays around what inspires you.
* ****Get an editor.**** Ask someone to review your applications for grammar and flow.
* ****Consider who you know.**** Some workplaces and civic groups offer scholarships, so ask family and friends if they have connections.
* ****Remember that small amounts add up.**** For every $20,000 award, there are thousands of smaller awards that receive far fewer applicants.
* ****Ask your college.**** If you know where you’re going to college, check with their financial aid office for help with your search.

Step3:Estimate and compare your total costs

Use the Net Price Calculator (NPC) at each college’s website to estimate your total college costs at that school based on your personal situation. Then, compare the costs, options, and opportunities at different schools.

### Here’s how it works:

* Go to a college’s website to use its Net Price Calculator.
* Enter the required data.
* See the estimated costs for one year at that school.
* Find out what financial aid may be available.

Keep in mind that the estimate of one school’s calculator may be different from another school’s because of the data requested. For example, one school may ask for your parents’ income range, while another may ask for the specific dollar amount of their salaries.

### Use these tips:

* See how your total cost might change with different variables like living on campus, off campus, or at home.
* Go to [College Abacus](https://www.wellsfargo.com/exit/e?id=422126222" \t "https://www.wellsfargo.com/student/five-steps-financial-aid/_blank) to see how college costs stack up among your favorite schools. Create a profile and save the results from your college searches. Then, compare up to 3 schools at once. Note: This tool may not be able to access the NPCs of select schools.
* Visit [College Scorecard](https://www.wellsfargo.com/exit/e?id=522126222" \t "https://www.wellsfargo.com/student/five-steps-financial-aid/_blank) to get a more informed view of a specific school, including costs.

Step4:Determine if you need additional money

Once you get an early estimate of your costs and receive award letters from schools you’re considering, you can determine your actual college costs. Your award letter outlines how much you can expect in grants and financial aid from a school based on your FAFSA. Evaluate each award letter carefully to see how your expenses may vary from one school to another.

### Weigh your options:

* Carefully consider all your choices before selecting a financial aid option.
* Award letters provide the maximum amount of aid a school can offer you, so if you’ve received enough funds through other sources, you can scale the offer back.
* If you still have additional expenses, low-cost federal loan options or private student loans may help.

[Download a worksheet to help you track and compare costs at the colleges you’re considering (PDF)](https://www.wellsfargo.com/assets/pdf/personal/student/five-steps-financial-aid/step-4-additional-money.pdf).

**Step5:Explore additional financing options**

Your family’s circumstances and preferences will help determine what options may fit your situation. Crunch the numbers and, if needed, apply for additional financing to help pay for college.

### Consider these options:

* ****Tuition payment plans.**** These plans may be available by colleges to help you pay tuition in interest-free monthly installments instead of one lump sum at the start of the semester.
* ****Federal Direct PLUS Loans.**** These student loans, offered by the federal government, are available to graduate or professional degree students and parents of dependent undergraduate students who do not have an adverse credit history.
* ****Private or alternative student loans.**** These credit-based student loans may be available for undergraduates, graduates, professional degrees, or qualified certificate or licensure programs. There may also be financing options available for anyone (such as a parent or relative) who may be interested in borrowing to help you pay for college. These loans are provided by banks or other lenders.

Learn about [Wells Fargo private student loans](https://www.wellsfargo.com/student/).

### Use these tips:

* Research all financing programs carefully by comparing eligibility requirements, interest rates, loan costs and fees, repayment options, and monthly payments.
* Line up a cosigner who may help you qualify for a private student loan. A cosigner can be a family member, friend, or anyone who meets the eligibility requirements.
* Ideally, your total student loan debt shouldn’t exceed the salary you expect to earn your first year working after college. Estimate your post-graduation salary at the [U.S. Department of Labor website](https://www.wellsfargo.com/exit/e?id=622126222" \t "https://www.wellsfargo.com/student/five-steps-financial-aid/_blank).
* While the Federal Direct PLUS Loan terms are the same for every borrower, private student loan terms vary by lender based on your financial situation and credit. Be sure to understand the pros and cons of each financing option before you make a choice.

**Step6:Important financial aid checkpoints**

Set calendar reminders:

Stay on top of deadlines for scholarships, grant applications, and your FAFSA.

Check with your school counselor and college for other important deadlines.

August - September

Start your scholarship search at Tuition Funding Sources.

Get an estimate on your federal student aid eligibility with the FAFSA4caster.

Compare estimated college costs and aid availability with the NPC tools of your top colleges.

October

Get your Free Application for Federal Student Aid.

Complete your FAFSA as soon as possible after October 1 every year you plan to attend college.

Check if your college requires you to complete additional aid applications.

November - May

After you receive your SAR, carefully ensure all information is correct and complete.

Be on the lookout for financial aid award letters.

Review and compare award letters to determine whether awarded financial aid and family resources cover college costs.

Apply for additional financing, if needed.

June – July

Keep track of all your college bills and make sure costs are covered by financial aid and family resources.

Double-check to make sure you have the money you need to cover college expenses.

美国银行 一些学生贷款中用到的术语

**FAFSA**

The Free Application for Federal Student Aid, or FAFSA, is a government form that students (or their parents) must complete in order to be eligible for government-provided benefits—things like state grants, work-study funds and federal student loans.

**Principle and interest rates**

When taking out loans, there are two primary elements—the principal and the interest. The principal is the amount you borrow and will need to pay back. The interest is what the lender is charging you for the loan. Interest is calculated as a percent of the principal. The interest rate on a federal student loan is set by Congress through legislation, while the interest rate on a private student loan is set by your lender and can be affected by a variety of things, such as your credit history, whether you have a cosigner, the type of loan and the length of repayment, as well as other factors. Generally, loans with lower interest rates will cost you less over the course of your repayment term than those with higher interest rates.

**Federal student loans**

Federal student loans are funded by the government and offer a number of flexible consumer benefits that make them the go-to option for a majority of student borrowers. Federal student loans tend to offer greater repayment flexibility than private loans. For example, you may be able to delay payment up to 12 months in the event of economic hardship, as well as modify your monthly payment amount to better suit your income level. When taking out a federal or private student loan, you can generally postpone repayment until after graduation.

**subsidized or unsubsidized loans**

Federal student loans generally fall into one of two categories: subsidized or unsubsidized. Subsidized loans are limited to students who demonstrate financial need. If you qualify for this type of loan, the government pays the interest while you attend school and, in some cases, for six months after you graduate (known as the “grace period”), as well as during a deferment period. Unsubsidized loans, on the other hand, are more widely available but do not offer this benefit. While you won’t have to start making payments on an unsubsidized loan until after school, the interest that builds up while you attend will be added to your principal for you to repay later on.

**Perkins Loan**

The Federal Perkins Loan Program, also referred to as a Perkins Loan, is a student loan program offered to students with exceptional financial need. Your school acts as the lender, the funds are limited, and not all schools offer them. You should contact your school’s financial aid office as early as possible to confirm availability. Perkins loans have a fixed interest rate of 5 percent.

**PLUS loans**

Federal PLUS loans are available to graduate students and parents of dependent undergraduate students. The Department of Education acts as lender, and your ability to borrow will depend on your credit history, as well as your eligibility for federal student aid. These loans are often paid directly to the school to cover expenses like tuition and room and board; if there is money left over, it will be given to you. The maximum loan amount is the cost of attendance minus any other financial aid received. Repayment on these loans kicks in as soon as they are disbursed, but they can generally be deferred as long as the student is enrolled at least half-time and for six months after that.

**Private student loans**

Private student loans are offered by private lenders, such as banks or schools. Generally, these loans don’t include as many financial benefits and protections as federal student loans. With private loans, you may be required to apply with a co-signer, and you may face variable or higher interest rates based upon your creditworthiness. When it comes time to repay your loans, you may have fewer options to delay or decrease your monthly payments. While private student loans may appear to be a less-attractive option than federal student loans, they can help borrowers fill the financial gap between what the government has lent you and the total you need to cover the cost of attendance.

**credit score**

Your credit score is a rating that indicates your creditworthiness, which represents the likelihood that you will repay loans and other bills on time. In the eyes of a lender, a high credit score indicates that a borrower will be more likely to make loan payments fully and on time. Your credit score may influence the terms and interest rates of any private student loans you take out. However, it does not generally have a bearing on your federal student loans.