

Rates offered to Personal Loan customers during  
the period of July 2024 to September 2024

IRR	Q3 2024 (Jul-Sep 2024)
Minimum IRR	11.75%
Maximum IRR	18.00%
Mean IRR	13.60%

Annual Percentage Rate offered to customers during  
the period of July 2024 to September 2024

APR	Q3 2024 (Jul-Sep 2024)
Minimum APR	11.96%
Maximum APR	20.69%
Mean APR	13.94%