

# MONTHLY LOAN STATEMENT



<b>Name:</b>	Raghvendra Bagla	<b>Servicer:</b>	Prodigy Finance Limited
<b>Address:</b>	2501, 4090 living arts drive Mississauga Ontario Canada	<b>Address:</b>	Palladium House 1-4 Argyll Street London W1F 7LD
<b>Email</b>	rbagla14@schulich.yorku.ca	<b>Lender:</b>	MBA Community Loans PLC
		<b>Address:</b>	2 Grand Canal Square Grand Canal Harbour Dublin 2, Ireland
Loan Number:	PDGUS02951		
Loan Agreement date:	2015/07/26		
Statement date:	2016/06/07		
Statement Nr:	4		

Loan Summary and History:		For this past period: 2016/05/08 to 2016/06/07	
Approved Loan Amount:	31 000.00	Remaining term (months):	125
Total amount disbursed to date:	31 000.00	Interest rate: <sup>(1)</sup>	9.13080%
Loan Currency:	USD	Opening Balance (2016/05/08)	32 634.87
First disbursement date:	2015/09/24	Interest charged:	248.32
Repayment start date:	2016/11/08	Late fee charged:	0.00
Repayment end date:	2026/11/08	Payment received:	0.00
Active term (months):	11/136	Closing Balance (2016/06/07) <sup>(2)</sup>	32 883.19
Grace Term: (months):	11/16	Next Payment Due: <sup>(3)</sup>	0.00
Repayment term (months):	0/120	Next Payment Due Date:	2016/11/28
Fixed Margin (%)	8.50000%	<b>Notes:</b> <div></div> <p>(1) Calculated by combining the fixed margin % with the base rate % for the current month. Please note that the base rate % is adjusted on the 8th of January, 8th of April, 8th of July and 8th of October of each year.</p> <p>(2) The closing balance does not constitute a settlement amount. Please contact us to obtain a settlement amount.</p> <p>(3) Calculated by amortising the statement opening balance over the remaining term of the repayment period. Will show Zero while in Grace period.</p>	
BaseRate % (current):	0.63080%		
Base Rate % (applicable):	0.63080%		
Base Rate Type:	3 month USD Libor		
Interest charged since inception	1 608.19		
Late fee balance due:	0.00		
Expected Closing Balance:	32 883.19		
Actual Closing Balance:	32 883.19		
Arrears value:	0.00		
Loan Status	Grace		

Prodigy Finance Ltd. London | Cape Town

Palladium House, 1-4 Argyll Street, London W1F 7LD | Tel +44 (0)20 7193 2832 | [info@prodigyfinance.com](mailto:info@prodigyfinance.com) | [prodigyfinance.com](http://prodigyfinance.com)

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Transaction Date	Transaction Type	Interest Rate	Credits	Debits	Balance owed
2015/09/24	ADMINISTRATION FEE		0.00	275.00	275.00
2015/09/24	DISBURSEMENT		0.00	15 500.00	15 775.00
2015/10/07	INTEREST ACCRUED	8.78345%	0.00	53.88	15 828.88
2015/11/07	INTEREST ACCRUED	8.81960%	0.00	116.34	15 945.22
2015/12/07	INTEREST ACCRUED	8.81960%	0.00	117.19	16 062.41
2016/01/07	INTEREST ACCRUED	8.81960%	0.00	118.05	16 180.46
2016/01/14	DISBURSEMENT		0.00	15 500.00	31 680.46
2016/02/07	INTEREST ACCRUED	9.12110%	0.00	98.18	31 778.64
2016/02/07	INTEREST ACCRUED	9.12110%	0.00	122.99	31 901.63
2016/03/07	INTEREST ACCRUED	9.12110%	0.00	242.48	32 144.11
2016/04/07	INTEREST ACCRUED	9.12110%	0.00	244.32	32 388.43
2016/05/07	INTEREST ACCRUED	9.13080%	0.00	246.44	32 634.87
2016/06/07	INTEREST ACCRUED	9.13080%	0.00	248.32	32 883.19
2016/06/07	Closing Balance		0.00	0.00	32 883.19

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## REPAYMENT OPTIONS

Unless you have received alternative direct instructions from us, you can use the details below to make payment.

Your loan currency in which payment should be made: **USD**

Your Unique Reference Number: **PDGUS02951**

Please use this reference number only when making your payment. Do not add additional information.

### Option 1: Direct payment to Prodigy Finance Bank accounts:

Prodigy bank	HSBC London
Bank Address:	1 Finchley Road, St John's Wood, London, NW8 9TS
Account Name:	Prodigy Finance Ltd
Account Number	73781226
IBAN	GB68MIDL40051573781226
SWIFT:	MIDLGB22
Sort Code	400515

**Please Note:** We can only receive payment from you in the currency of your loan. If you select this option you must trade your currency into USD before you make the payment.

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## **Option 2: Payment through Peertransfer – Flywire payment platform**

### **Benefits of Flywire:**

- Online access from anywhere in the world (using PC or mobile)
- Direct transfers in your own local currency at lower fees and conversion rates\*
- Payments with Visa or Mastercard debit or credit cards\*
- Online support while you make your payment

### **How it works:**

- Visit [www.prodigyfinance.peertransfer.com](http://www.prodigyfinance.peertransfer.com)
- Select your loan currency
- Select the country from where you are making your payment
- Select the payment option
- Create a user profile – this retains your information for future transactions
- Enter your Loan reference number – in red above
- Follow the remaining payment instructions
- Prodigy will receive your payment within 3 business days from payment

Once you've made your payment, please take a moment to complete this short survey about the experience so we can identify what worked well and how it may be improved:

<http://www.surveygizmo.com/s3/2502762/PeertransferExperience>

If you have any questions on the payment process or require assistance, please contact [payments@prodigyfinance.com](mailto:payments@prodigyfinance.com) for assistance.