

# How much will **\$300** cost you for **two weeks?**

| If you borrow: | Payday loan  | Credit card  |
|----------------|--|--|
|                | (Assuming the cost of borrowing is \$14 per \$100) | (Assuming a daily interest rate at 23% APR and a service fee of \$3.50 for a cash advance) |
| One loan       | <b>\$42</b>  | <b>\$6.15</b>  |
| Two loans      | <b>\$84</b>  | <b>\$12.29</b>   |
| Four loans     | <b>\$168</b>                                       | <b>\$24.59</b>   |
| Six loans      | <b>\$252</b>                                       | <b>\$36.88</b>   |

## Complaint? Concern? Please call:

Ministry of Government and Consumer Services at  
(416) 326-8800 or 1-800-889-9768 | TTY 416-229-6086 or 1-877-666-6545

Learn more about your consumer rights:  
[ontario.ca/Consumer](http://ontario.ca/Consumer)



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\*In Ontario, the maximum cost of borrowing is \$14 per \$100 borrowed (including fees and charges).