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

If you borrow	TOTAL INTEREST AND FEES	
	Payday Loan (assuming cost of borrowing is \$17 per \$100)*	Credit Card (assuming a daily interest rate at 23% APR for a cash advance)
One Loan	\$51	\$2.65
Two Loans	\$102	\$5.29
Four Loans	\$204	\$10.59
Six Loans	\$306	\$15.88

Complaint? Concern?

Please call Service Nova Scotia and Internal Services at 902-424-5200

Learn more about your payday rights: beta.novascotia.ca/payday-loans-your-rights

Educational material approved by Registrar. Consumer Protection Act, 1989.

May be reproduced and distributed for educational and non-commercial purposes.

^{*} In Nova Scotia, the maximum allowable cost of borrowing is \$17 per \$100 borrowed (including all fees and charges).

