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

| If you borrow: | Payday loan <br> (Assuming <br> cost of borrowing is <br> \$15 per $\$ 100)^{*}$ | Credit card <br> (Assuming a daly interest rate <br> at 233\% ARR and a sence fee <br> of $\$ 3.50$ for a cash advance) |
| :--- | :---: | :---: |
| One loan | $\$ 45$ | $\$ 6.15$ |
| Two loans | $\$ 90$ | $\$ 12.29$ |
| Four loans | $\$ 180$ | $\$ 24.59$ |
| Six loans | $\$ 270$ | $\$ 36.88$ |

## Complaint? Concern? Please call:

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

Learn more about your consumer rights: ontario.ca/Consumer

