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FEES

The Fee For Our Loans Is \$30.00 Per \$100.00 Borrowed.

The Annual Percentage Rate (A.P.R.) for our loans ranges from 365.00% to 1564.28%, depending on the term of your loan. Please refer to the table below to find your A.P.R.

Schedule of Fees

Annual Percentage Rate (A.P.R.)

Term Loan Amount									
(days) \$200.00			\$300.	\$300.00		\$400.00		\$500.00	
	Fee	A.P.R.	Fee	A.P.R.	Fee	A.P.R.	Fee	A.P.R.	
7	\$60	1564.28%	\$90	1564.28%	\$120	1564.28%	\$150	1564.28%	
8	\$60	1368.75%	\$90	1368.75%	\$120	1368.75%	\$150	1368.75%	
9	\$60	1216.67%	\$90	1216.67%	\$120	1216.67%	\$150	1216.67%	
10	\$60	1095.00%	\$90	1095.00%	\$120	1095.00%	\$150	1095.00%	
11	\$60	995.45%	\$90	995.45%	\$120	995.45%	\$150	995.45%	
12	\$60	912.50%	\$90	912.50%	\$120	912.50%	\$150	912.50%	
13	\$60	842.31%	\$90	842.31%	\$120	842.31%	\$150	842.31%	
14	\$60	782.14%	\$90	782.14%	\$120	782.14%	\$150	782.14%	
15	\$60	730.00%	\$90	730.00%	\$120	730.00%	\$150	730.00%	
16	\$60	684.38%	\$90	684.38%	\$120	684.38%	\$150	684.38%	
17	\$60	644.12%	\$90	644.12%	\$120	644.12%	\$150	644.12%	
18	\$60	608.33%	\$90	608.33%	\$120	608.33%	\$150	608.33%	
19	\$60	576.31%	\$90	576.31%	\$120	576.31%	\$150	576.31%	
20	\$60	547.50%	\$90	547.50%	\$120	547.50%	\$150	547.50%	
21	\$60	521.43%	\$90	521.43%	\$120	521.43%	\$150	521.43%	
22	\$60	497.72%	\$90	497.72%	\$120	497.72%	\$150	497.72%	
23	\$60	476.08%	\$90	476.08%	\$120	476.08%	\$150	476.08%	
24	\$60	456.25%	\$90	456.25%	\$120	456.25%	\$150	456.25%	
25	\$60	438.00%	\$90	438.00%	\$120	438.00%	\$150	438.00%	
26	\$60	421.12%	\$90	421.12%	\$120	421.12%	\$150	421.12%	
27	\$60	405.56%	\$90	405.56%	\$120	405.56%	\$150	405.56%	
28	\$60	391.07%	\$90	391.07%	\$120	391.07%	\$150	391.07%	
29	\$60	377.58%	\$90	377.58%	\$120	377.58%	\$150	377.58%	
30	\$60	365.00%	\$90	365.00%	\$120	365.00%	\$150	365.00%	

How to determine your Due Date

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EZPaydaycash.com provides short-term cash advances in which is due on your next pay date, unless your next payday is less than 7 days away. In this case, we will debit your account on the following pay date after. The maximum term for our loans is 30 days.

- If we do not hear from you prior to your loan due date, we will automatically debit the full loan balance from
 your account. If you you do not want us to withdraw the full amount, you have the option to extend your loan
 until your next payday.
- You are allowed up to two (2) extensions or rollovers with only minimum payment before we require you to paydown your principal.
- The cost to extend your loan is \$30.00 per \$100.00 borrowed.
- TThe extension fee will be withdrawn from your account on your due date. We must receive your extension request before 8:00 PM EST the day before your loan is due.

ACH Authorization

If you have any questions please contact us.

Your online agreement will be governed by the state of Utah. All the applicable laws and regulations of Utah will apply to your online agreement. If your ACH debit that you have authorized is returned for any reason you agree to the following items.

- You are authorizing us to initiate electronic debits to your account in the amounts up to or less than the
 amount owed until the amount owed is paid in full. Your authorization shall remain in effect until we have
 received written notice of its termination. We must also have had a reasonable opportunity to act on this
 authorization.
- You agree to pay a NSF (non-sufficient funds) fee of \$20.00.
- You agree to pay all fees related to the collection of your account. This includes, but is not limited to all attorney fees, collection fees, and court costs incurred during the collection process.

If you have any questions please contact us.

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