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

If you borrow:	Payday loan (Assuming cost of borrowing is \$15 per \$100)*	Credit card (Assuming a daily interest rate at 23% APR and a service fee 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 | TTY 416-229-6086 or 1-877-666-6545

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



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* In Ontario, the maximum allowable cost of borrowing is \$15 per \$100 borrowed (including all fees and charges).



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