

## FAQ

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What is a payday loan?

A payday advance provides you with an unsecured, short-term cash advance until your payday. Customers choose payday advances to cover small, unexpected expenses while avoiding costly bounced-check fees and late payment penalties. With Payday Loans Cash Advance you can apply for a payday loan online and have your advance electronically deposited to your checking or savings account.

What documentation will I be required to send in?

All that is required is a copy of your most recent pay slip showing your net income, deductions and company name.

Do I need direct deposit?

At this time we can only process your loan if your paycheck is direct deposited; it is the most secure way to offer loans as quickly as we do.

What about Qualifying?

Qualifying for a payday advance is easier than qualifying for traditional credit. Personal Cash Advance does not perform credit checks. Your job and your paycheck act as your collateral. You only need to meet the following requirements:

- Currently have a job
- Make at least £300 per month
- Are 18 years of age or older and a U.K. citizen
- Have Current account account with direct deposit

How much may I borrow?

You can borrow up to £300 for your first loan. Once your first loan has been repaid in full, you will have the option to borrow up to £1000 for each subsequent loan. The maximum amount that you may borrow is based on your take home pay.

Is there an application fee?

Payday Loans Cash Advance never charges applicants a fee to qualify for a payday cash advance loan.

Is my application and financial information secure?

Absolutely. We respect our customer's privacy needs in managing their personal finances. Our site uses a variety of security measures to maintain the safety of your personal information. All sensitive information transmitted between your browser and our website uses 128 bit Secure Socket Layer (SSL) encryption technology. What if I am self employed?

Unfortunately, we cannot lend to individuals who are self employed.

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