How we charge interest:

At Ampla interest is calculated using a 'Simple interest' method. This means interest is charged only on the amount borrowed, rather than on previously accrued interest.

This calculation is different to 'Compound interest' which means interest can also be charged on the accumulated interest over time.

Compound interest is common in the market, it rewards complexity, not clarity. We don't believe that's right for your clients.

We've made it straightforward for you to understand what you're paying back.

Key benefits of simple interest:

- **Simpler costs over time**

No compounding means no snowball effect. Their interest stays steady. Predictable.

- **Clarity from day one**

Simple interest means no surprises. No build-up.

- **Your clients are only charged for what they use**

If you don't drawdown the funds, they don't pay for them. If they repay early, the interest stops right there.

- **A smoother financial path**

Simple interest gives your clients more control. More certainty.

Differences between Simple & Compound interest

	Ampla Finance (Simple Interest)	**Competitors (Compound Interest)**
How interest works	On your outstanding balance only	On balance and previous interest
Interest on accumulated interest?	No	Yes
Transparency	Rewards clarity	Rewards complexity
Interest visibility	Fully predictable	Less predictable
Risk of misunderstanding	Low	Higher chance if not explained

Ampla loans are a form of borrowing and interest accrues on amounts drawn. Interest rates vary depending on individual circumstances. The total cost depends on the amount borrowed and the loan duration. Borrowing must be repaid. Lending is subject to eligibility, creditworthiness and suitability.

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