

We speak your language

Call us FREE on **0800 084 8009**  
Speak to one of our helpful UK-based experts

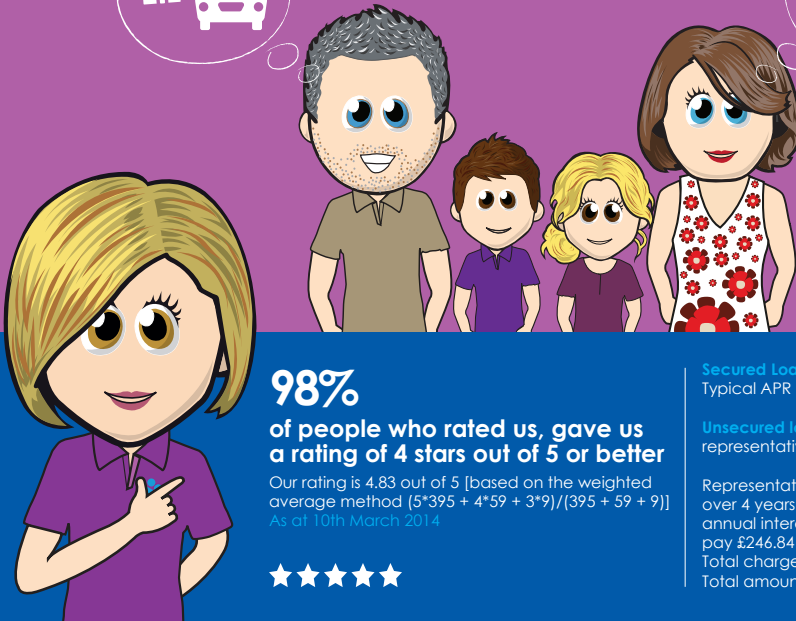


**Apply NOW!!**

# Loans for any purpose.

Fluent Money is the UK's favourite Secured Loan Broker. We search our panel of lenders to find the right loan, so you don't have to.

[www.fluentmoney.co.uk/expressgifts](http://www.fluentmoney.co.uk/expressgifts)



**Applying for a loan made easy!**

**98%**  
of people who rated us, gave us a rating of 4 stars out of 5 or better

Our rating is 4.83 out of 5 [based on the weighted average method  $(5*395 + 4*59 + 3*9)/(395 + 59 + 9)$ ]  
As at 10th March 2014



Secured Loans from £3,000 to £2.5m  
Typical APR 13.5%

Unsecured loans from £500 - £25,000  
representative rate 14.2%

Representative example: If you borrow £9,000 over 4 years at a representative 14.2% and an annual interest rate of 14.2% (fixed) you would pay £246.84 per month.  
Total charge for credit will be £2,848.42  
Total amount repayable is £11,848.42

**Fluent Money Limited**  
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**Registered Office.** Laurel House, 173 Chorley New Road, Bolton BL1 4QZ  
Fluent Money is authorised and regulated by the Financial Conduct Authority. Firm Registration No. 601952

MISSING PAYMENTS ON A LOAN WILL HAVE SEVERE CONSEQUENCES AND MAY MAKE OBTAINING CREDIT MORE DIFFICULT IN THE FUTURE.  
For help, go to: [moneyadviceservice.org.uk](http://moneyadviceservice.org.uk)

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE, LOAN OR ANY OTHER DEBT SECURED ON IT. IF YOU ARE THINKING OF CONSOLIDATING EXISTING BORROWING YOU SHOULD BE AWARE THAT YOU MAY BE EXTENDING THE TERMS OF THE DEBT AND INCREASING THE TOTAL AMOUNT YOU REPAY.