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How your Wonga loan works

Key Facts and Information

Is a wonga.com loan right for me?

We're here to ease your short term, urgent cash flow needs. So, if you're short of cash due to an unexpected bill, emergency or opportunity you can't miss, we could help.

We know life doesn't always go to plan, so we've made our service as flexible as possible:

Choose how much, for
how long

Apply online anytime
24/7

Online decision

See the full cost
upfront

Only pay interest for the
days you borrow

Representative 5853% APR

**You should always think carefully
before committing to any form of credit.**

If you don't repay on time:

You'll be charged a £20 missed payment fee the first time you fail to fully repay by 11pm on the third day after a promise date on your current loan. We may report this to credit reference agencies. This may affect your credit rating and your ability to get credit from us or other lenders in the future. It may also make getting credit more expensive in the future.

There are a number of things to consider before taking a loan with us

Our loans are intended for occasional use only

You shouldn't use our service to manage existing debt or if you're already feeling the strain financially

Our loans must be repaid within weeks

Our service isn't designed for long term borrowing and isn't always the cheapest option

As a responsible lender, we:

Assess every application on an individual basis

Make sure our customer care team can't see reasons behind our decisions, for your security.

Consider thousands of pieces of data and perform credit checks to make fast, accurate decisions

Assess all applications carefully and only offer loans to people we think can afford to pay them back and never guarantee approval

We don't lend to everyone. You must be:

A UK resident Over 18 A bank account holder (with debit card) A mobile phone owner

When it comes to repaying, you don't have to lift a finger. Just make sure you have enough money in your account by 5am on your due date. We'll automatically try to collect repayments from your primary debit card or, if you've registered other cards with us, the most recently registered. Find out more about [how we collect payments](#).

If your application is approved, you'll need to keep a serious promise. We want our relationship to be a happy and trusting one, so we lay out the facts as clearly as possible. Only you can decide whether to apply or not. So if you're not sure you can afford a loan, or comfortably repay on your chosen date, please get advice before making a decision.

WDFC UK Limited is authorised and regulated by the Financial Conduct Authority. Interim Permission Number 611974.

Registered Address: 88 Crawford Street, London, W1H 2EJ.

Loans are only available to over 18s and are subject to status.

Our [cash loans](#) are an alternative to [payday loans](#) as you can choose exactly how much to borrow and for how long.