Amigo Holdings PLC
Welcome to the Amigo Loans site for investors. We are the UK's largest guarantor loan company.

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Making a difference
Amigo Loans is a mid-cost credit provider. Mid-cost credit is defined by the FCA (the Financial Conduct Authority, who are our regulator) as “credit above prime borrowing rates but below the high-cost short-term credit (HCSTC) cap level” of 100% APR**.

High cost credit is defined as a credit agreement whereby the APR is equal to or exceeds 100%, and where the credit is due to be substantially repaid within a maximum of 12 months**.

With a flat APR of 49.9%, with no additional fees or costs, Amigo Loans is well positioned within the mid-cost credit market.

Amigo Loans’ rate also compares well to many mainstream credit cards, which often hide behind “headline rates”, which are only applicable to a proportion of customers, and even then, this headline APR can reach a significantly higher figure when factoring in late payment fees and administrative costs.

Amigo Loans fills the gap between mainstream and high cost credit markets providing an alternative for those who are locked out of traditional sources of finance. We believe our rate is fair and reasonable and reflective of the service we offer.