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COFIA - Os wyt ti'n defnyddio unrhyw un o'r pethau isod, rwyd ti'n benthycu arian a byddi mewn dyled. Mae'n bosib na fydd rhai cwmnïau'n sôn am ddyled/fenthyg/fenthyciad yn eu hysbysebion. Dim ond ar ôl i ti droi'n 18 oed y cei di fenthyg arian



Cerdyn Credyd

Prynu Nawr a Thalu Wedyn
Gwiria'r gyfradd ganrannol flynyddol (APR)

Benthyciad diwrnod cyflog
Gofala osgoi'r rhain! Mae'r llog yn uchel iawn fel arfer

Prynu trwy gynllun cyllido
Gwiria'r gyfradd ganrannol flynyddol (APR)

Rhentu i Brynu
gwiria'r APR. Mae'n uchel/ ddrud iawn fel arfer

I ble galla i fynd i fenthyg arian?

Prynu nawr a thalu mewn rhandaliadau (bob yn dipyn)
Gwiria'r gyfradd ganrannol flynyddol (APR)

Undeb Credyd - Benthyciad
Gwiria'r gyfradd ganrannol flynyddol (APR)

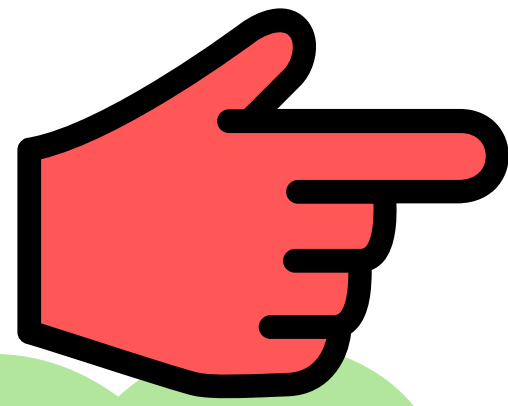
Cyn benthycu arian o unrhyw le, cer i siarad â'th Gynghorydd Personol. Efallai y bydd yn gallu helpu i gael hyd i ateb gwahanol - fel grant

PWYLLA!!

Banc - Gorddrafft

Banc - Benthyciad
Gwiria'r gyfradd ganrannol flynyddol (APR)

REMEMBER- If you use any of the below you have borrowed money and are in debt. Some companies may not mention debt/borrowing/loan in their advertisements. **You will only be able to borrow money once you are 18**



Where can I go to borrow money?

Credit Union Loan
Check the APR- usually one of the lowest

Credit Card
High interest if you do not pay it off each month

Buy Now Pay Later
Check the APR

Payday Loans
Avoid!! Very high interest

Finance Purchase
Check the APR

Rent to Own
Check the APR- usually high/ expensive

Buy now pay in instalments
Check the APR

Bank- Loan
Check the APR

Bank- Overdraft
Watch out for charges!

Before borrowing money from anywhere, speak to your Personal Advisor who may be able to help find a different solution- such as a grant.

