

For ENGLISH text go to the next page

PWYLLA!!

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



Dyma rai enghreifftiau o gost benthyca i brynu teledu ac oergell/rhewgell.

Enghraifft o gost wythnosol Oergell/Rhewgell

- Siop Stryd Fawr (Cynllun cyllido)
£2.47 yr wythnos
- Undebau Credyd (Benthyciad)
£2.71 yr wythnos
- Cwmni Rhentu i Brynu
£3.35 yr wythnos

Oergell/Rhewgell Beko BE1552FFW
Cost talu ymlaen llaw **£279**



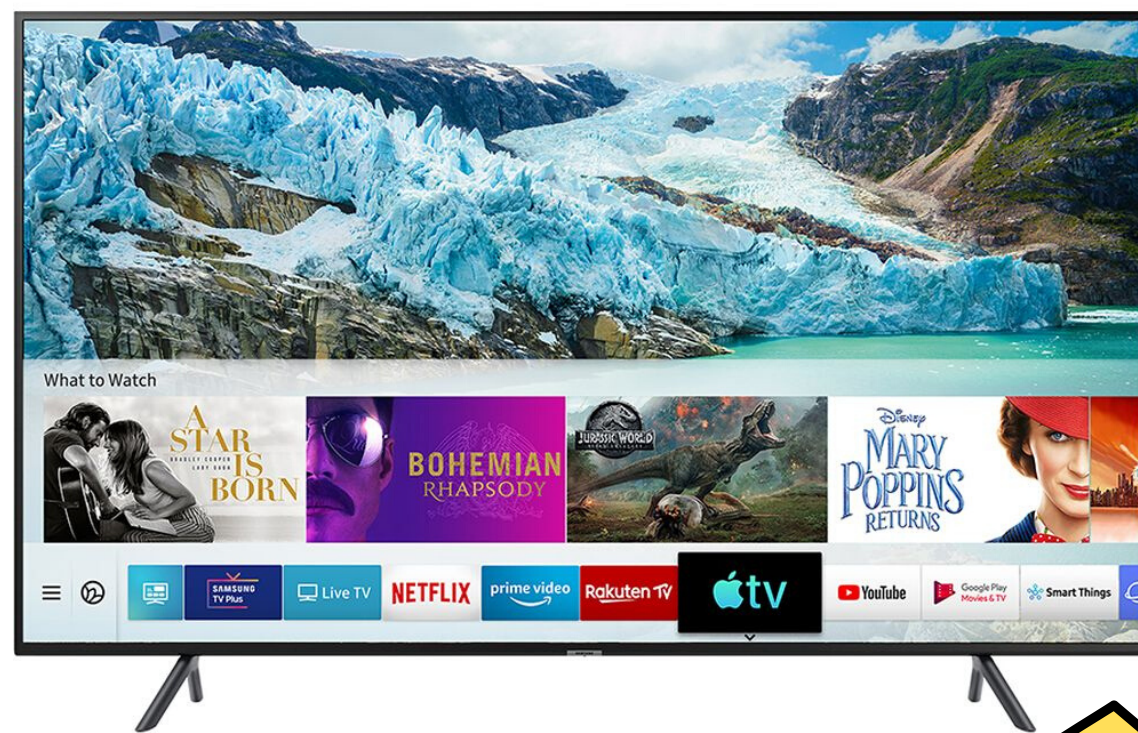
Enghraifft o Gyfanswm Cost Oergell/Rhewgell

- Siop Stryd Fawr (Cynllun cyllido)
£385.56 = £106.56 yn fwy na'r gost ymlaen llaw
- Undeb Credyd (Benthyciad)
£420.94 = £141.94 yn fwy na'r gost ymlaen llaw
- Cwmni Rhentu i Brynu
£522.60 = £243.60 yn fwy na'r gost ymlaen llaw

Enghraifft o gost wythnosol y teledu

- Siop Stryd Fawr (Cynllun cyllido)
£4.24 yr wythnos
- Undeb Credyd (Benthyciad)
£4.51 yr wythnos
 - Cwmni Rhentu i Brynu
£6.74 yr wythnos

55" Teledu clyfar HDR 4k Samsung SA55RU710
Cost talu ymlaen llaw **£479**



- Enghreifftiau yn unig yw'r ffigurau hyn.
- Yn seiliedig ar fenthyciad dros dair blynedd
- Seiliwyd y ffigurau ar yr wybodaeth oedd ar gael ar-lein ar 15 Tachwedd 2019



Enghraifft o Gyfanswm Cost y teledu

- Siop Stryd Fawr (Cynllun cyllido)
£662.40 = £183.40 yn fwy na'r gost ymlaen llaw
- Undeb Credyd (Benthyciad)
£702.04 = £223.04 yn fwy na'r gost ymlaen llaw
- Cwmni Rhentu i Brynu
£1051.44 = £572.44 yn fwy na'r gost ymlaen llaw





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



Below are some examples of the cost of borrowing when buying a TV and a fridge freezer.

Example **Weekly** Cost of Fridge Freezer

- High Street Shop (Finance) **£2.47** per week
- Credit Union (Loan) **£2.71** per week
- Rent to Buy company **£3.35** per week



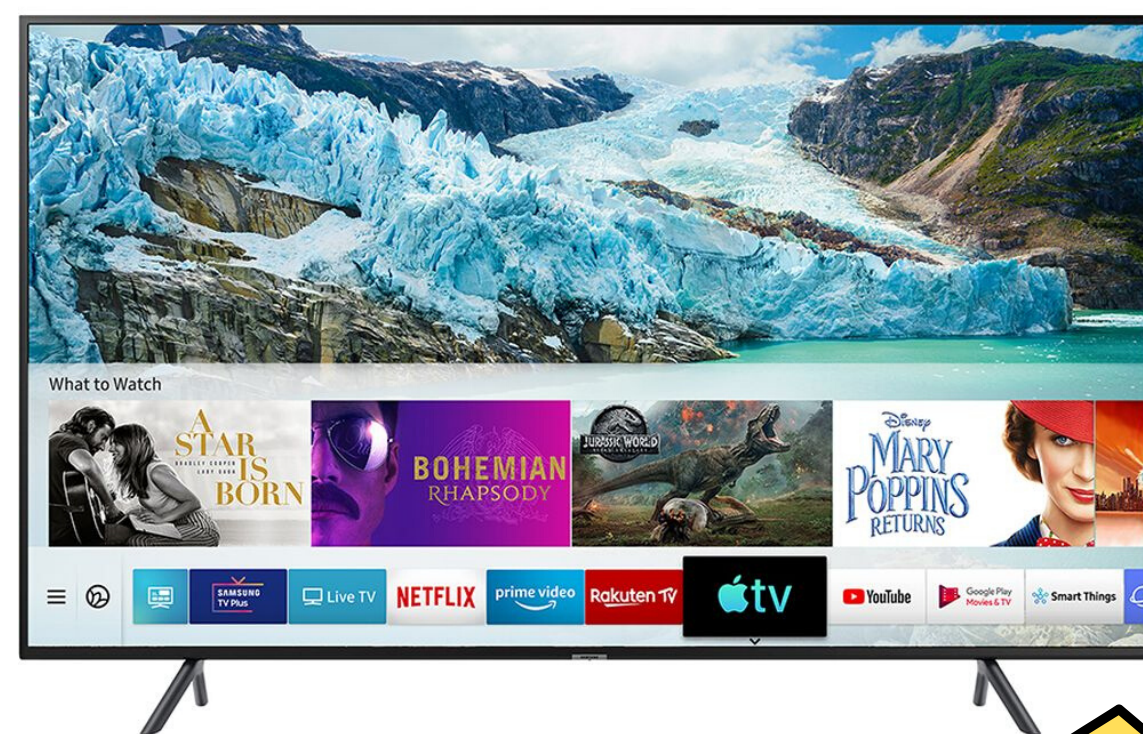
Example **Total** Cost of Fridge Freezer

- High Street Shop (Finance) £385.56 = **£106.56 more than upfront cost**
- Credit Union (Loan) £420.94 = **£141.94 more than upfront cost**
- Rent to Buy company £522.60 = **£243.60 more than upfront cost**

Example **Weekly** Cost of TV

- High Street Shop (Finance) **£4.24** per week
- Credit Union (Loan) **£4.51** per week
- Rent to Buy company **£6.74** per week

Samsung 55" HDR Smart 4k TV SA55RU710
Pay upfront cost £479



Example **Total** Cost of TV

- High Street Shop (Finance) £662.40 = **£183.40 more than upfront cost**
- Credit Union (Loan) £702.04 = **£223.04 more than upfront cost**
- Rent to Buy company £1051.44 = **£572.44 more than upfront cost**



• Figures given are for example purposes only.
 • Based on borrowing over 3 years
 • Figures are based on information available online on 15th November 2019