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Loans

Rules for loans are found on PHB 35. What that looks like may vary between campaign settings, but we recommend the system on this page.

Getting a loan

Loans can be taken anywhere with a moneychanger.

No settlement will be capable of giving a single character a loan in excess of 1 gp per population. So a town of 2,000 could not give a loan larger than 2,000 gp to a single character. Ex

Security

The moneychanger may want for some security (see the Interest section below). Security can be in the form of any wealth accepted as payment by a trainer, including coin, gems, jewelry, or magic items.¹⁾ The security must be physically handed over to the moneychanger when the loan is taken out.

Interest

Interest compounds monthly, with a minimum of one time. Therefore, if a PC takes a loan out at 10% and repays it later that day, they still need to pay back 10% more than the loan. Ex

The following table "bakes in" the assumed reputation gain of characters as they go up in level. Rates should be worsened for a character with a negative reputation.

Character	Monthly interest rate	Security
1st - 2nd level	10%	Reaction check: [Positive] 50% loan value required in security. [Neutral or worse] 100% loan value required.
3rd - 4th level	9%	Reaction check: [Positive] No security required. [Neutral or worse] 50% loan value required.
5th - 6th level	8%	Reaction check: [Positive] Optional 50% security reduces interest rate by half. [Neutral or worse] No security required.
7th - 8th level	7%	Optional 50% security reduces interest rate by half.
9th+ level ²⁾	6%	Optional 50% security reduces interest rate by half.
Name level	5%	Optional 50% security reduces interest rate by half.
Owns stronghold	4% ³⁾	Optional 50% security reduces interest rate by half.

1)

The sell value of the items should be considered, not their base value or XP value. For more info, see selling treasure

If the character is name level by now, use that row instead.

3)

Based on PHB 35's rate for propertied characters.

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