

Borrow Safe, Smart & Simple

How can I borrow?

You can borrow safe, smart and simple from us. You turn in or pawn an object as security and we loan you money immediately. The amount of money you can borrow depends on the value of the object pawned. Roughly 60 percent of the secondhand value is usual.

What can I leave as security?

You can borrow money on almost everything that we estimate has secondhand value and which can be stored on our premises. This may be jewelry, gemstones, watches, electronics, porcelain, glass, instruments, silver, cameras, art or antiques. Please call us for an initial estimate.

How long can I borrow?

A loan normally runs for four months. After this, you can renew it. This means that you pay interest on the loan term and continue to borrow the money an additional amount of time. If you want to redeem the loan, which you can do at any time during the term, you pay back the money you borrowed and the interest for each commenced month.

Laws and regulations for loans

It is simple to borrow money. You must be 18 years of age and have valid photo identification when you loan and redeem. The pawn receipt is personal and cannot be transferred to another person. A deputy can redeem the loan if all the information on the receipt is filled in and both the borrower's and the deputy's identification cards are produced. The law that applies to loans is the Swedish Pawnbroker Act (Pantbankslagen 1995:1000). The loan is insured in compliance with this law. We cooperate with the police to minimize the risk that stolen property is pawned.

How much does it cost?

You can borrow up to SEK 10,000 at an interest rate of 32,5% per month (39% per year). The portion of the loan exceeding SEK 10,000 has an interest rate of 2.5% per month (30% per year).

Example: SEK 1,000 SEK 32,50/month

SEK 5,000 SEK 162,50/month

SEK 10,000 SEK 325/month

SEK 20,000 SEK 575/month

There is a surcharge of SEK 50 for administration. The interest is calculated per month and each commenced month is counted as a full month.

What happens if I don't redeem my loan?

About 95% of all loans are redeemed, but if you don't redeem your loan your security is sold at public auction. If the sales price exceeds our costs for the loan you will naturally receive this amount.

What if I want to buy?

All objects on display in our window are for sale. We have a large range of jewelry, gemstones, watches, art, antiques and Persian rugs for sale. We can often boast that we have the best prices in town. Everything is genuine. Even the prices.

Pantbanken Drottninggatan

Drottninggatan 54, 411 07 Göteborg. Tel. 031-80 45 35.
Öppettider: mån-fre 9.30-18.00, lör 11.00-15.00,
sön 12.00-15.00 (ej söndagsöppet juni-aug)

Pantbanken Järntorget

Olof Palmes Plats 1, 413 04 Göteborg. Tel. 031-12 81 81.
Öppettider: mån-fre 10.00-18.00,
lör 11.00-15.00 (ej lördagsöppet juni-aug)

Pantbanken Frölunda Torg

421 42 Västra Frölunda. Tel. 031-47 40 40.
Öppettider: mån-fre 10.00-18.00,
lör 11.00-15.00 (ej lördagsöppet juni-aug)