



1.1 PRODUCTS

- ❖ Salary loans
- ❖ Executive loans
- ❖ Personal Loans
- ❖ Organizational Loans
- ❖ Group Loans
- ❖ Controller Loans

LOAN REQUIREMENT

APPLICANT

- Fully completed loan application form
- Applicants I.D cards (Ghana Card)
- 2 passport pictures (Applicant)
- Proof of Business Operation
- 20% Deposit(Subjected to the type of loan and the Security)
- 4% Processing fee
- Proof of income/sales
 - Daily sales book records
 - Payslips/Bank statement (last six months)/(minimum three months)
- Proof of residence (Applicants utility bill, Tenancy)
- Two Guarantors
- Security (Personal/Business Asset eg. Motor Vehicle, Deep freezers, Television sets, Set of Room Furniture, shop and its content, etc.)
- Undertaking from Applicant Company(Salary loan)

GUARANTORS

- Applicants I.D cards(Ghana Card)
- One Passport picture
- Proof of income (AT LEAST ONE OF THE GUARANTORS SHOULD PROVIDE ONE OF THE UNDERLISTED)
 - Last three Months Payslips
 - Bank statement (last six months)/(minimum three months)
- Proof of residence (Applicants utility bill, Tenancy)

NOTE: With the E-Plan (salary loan), applicant shall provide only one guarantor and will pay no deposit.