



Personal Loan



Your Personal Loan for:

- › Your car purchase
- › Your school fees
- › Your household goods
- › Other personal requests

What are the features?

- › Simple loan with no ongoing fees
- › Maximum Term: 5 years
- › Interest rate: 13.5% if secured over 2/3 SINPF or Term Deposit
- › Loan Approval Fee: 2%, charged on amount requested
- › Weekly, fortnightly or monthly repayments
- › Additional repayments possible without any extra fees

Application Process:

1. Source of income:

If Salary Earner

- › 3 recent payslip
- › Employment contract / confirmation letter, stating start date, with company's letter head, position and gross annual income)
- › Copy of Bank statements for last 12 months
- › Copy of SINPF statement

If Self Employed

- › Last 3 years Balance Sheets & Profit & Loss Statements
- › Copy of Bank statements for last 12 months
- › Copy of SINPF statement

2. Make an appointment with your Personal Advisor to assess your request

3. According to your situation, your Personal Advisor will give you a list of extra documents required

(Full list of documents required is available on our website www.bred.sb)

Building the future together