



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

- Conditions apply: See Terms and Conditions booklet -

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

Building the future together