

## Fidelity Bank Loan Offering

### Fidelity Salary-Backed Loan

Our **Salary-Backed Loan** is designed to support employees of profiled (selected) organizations meet their short- to medium-term financial needs. It offers a simple loan process, flexible repayment plan and competitive loan rates.

#### Benefits:

- ✓ No collateral required
- ✓ Flexible repayment periods up to 48 months
- ✓ Quick and easy loan application process within 48hrs
- ✓ Competitive interest rate on loan
- ✓ Borrow up to GHc150,000 (based on debt service ratio up to 45%)
- ✓ Top up your existing loan
- ✓ Transfer your loan from another bank to Fidelity (no processing fee)

#### Requirements:

- ✓ Must be in current employment for at least 6 months and confirmed.
- ✓ Minimum 3 months' salary drops into Fidelity salary account (1-month salary drop accepted from now until November 2018)
- ✓ Completed loan application form with Letter of Undertaking (LOU) from employer is required
- ✓ Aged 21 to 60 years (by end of loan term)
- ✓ Submit most recent 3 months' pay slips
- ✓ Qualifying minimum net monthly salary is GHc1,000

### Fully Cash-Backed Loan

Why use your future savings or investment now, when you can access a Fidelity **Fully Cash-Backed Loan** and pay back over 12- 24 months at very competitive rate?

#### Benefits:

- ✓ Get a loan at competitive interest rate
- ✓ Enjoy flexible monthly, quarterly or bullet repayment options
- ✓ Fast and easy loan process in less than 24 hrs
- ✓ Get a loan against your foreign currency savings and investment
- ✓ Access up to 90% of your savings or investment
- ✓ No limit on access loan amount

#### Requirements:

- ✓ Completed Fully Cash-Backed Loan application form
- ✓ Savings or Investment (as cash collateral)
- ✓ Open a Fidelity savings or current account

### Fidelity DTI Contact Persons

Sandra  
Mobile No. 020-953-2786  
E-mail: [sosei-bonsu@myfidelitybank.net](mailto:sosei-bonsu@myfidelitybank.net)

Agbeko  
Mobile No. 020-888-0881  
E-mail: [aaazalu@myfidelitybank.net](mailto:aaazalu@myfidelitybank.net)