MOST IMPORTANT DOCUMENT

FIDELITY BANK

Dear Customer, please read and sign to confirm that all relevant information has been provided to you.

Dear Customer,

Thank you for your application to avail the "Personal loan" facility of Fidelity Bank.

Please read the following and sign your acceptance of same.

- Interest Rate: The interest rate has been explained to me. The interest rate is Base ±_____% per annum and is subject to change in line with changes to our Base Rate. Fidelity Bank's Base Rate is currently _____%
- Loan Processing Fee will be _____ % of limit. This will be deducted from the approved loan amount.
- Early Redemption Fee will be _____ % shall be paid on the outstanding balance at the time of redemption.
- Insurance: Credit Life Insurance Cover of _____ %,will be deducted from the approved loan amount.
- APR: _____ % Annualized Percentage Return
- No discount/free gift or any other commitment is given whatsoever which not documented in the Loan Agreement of Fidelity Bank or any of its authorized representatives
- Your monthly instalment will not exceed _____ % of your Net Monthly Salary.
- Mode of Repayment will be:
- (Account Holder) Monthly repayment debited to your Fidelity Bank Current Account by Standing Order. Any default of your loan repayment (on the due date), will attract the bank's penalty charge of _____ Of the monthly repayment amount.
- Salary-Backed (Non Account Holder)...Monthly repayments by postdated cheques
- Employee Scheme ... Payroll deductions at source
- **Where the first installment period (Period between loan disbursement date and first repayment date) is greater than 30 days, the customer will pay the interest accrued between the 30th day and the first installment date (broken period interest)**
- **Discretion of Bank: The approval and disbursement is at the sole discretion of Fidelity Bank and no commitment has been given regarding same.**

Acceptance signature of the applicant

Name:

Address:

Contact Tel No:

Siganture:

Date: D D M M Y Y Y Y

FSA/Bank Official (person who booked thee loan)

Name:

Description: ☐ FSA ☐ Other Bank Offical

Contact Tel No:

Siganture:

Date: D D M M Y Y Y Y