Switch and Smile Promotion



Frequently Asked Questions

1. Q: What is the "SWITCH & SMILE" campaign by Fidelity Bank?

A: The "SWITCH & SMILE" campaign is a special promotion by Fidelity Bank, offering customers the opportunity to switch their salary account to Fidelity Bank and apply for a personal loan with attractive benefits.

2. Who qualifies for the "SWITCH & SMILE" campaign?

A: The "SWITCH & SMILE" campaign is open to salaried customers who earn a minimum net monthly salary of GHS 1,000 and are employed by any of the organizations listed under our preferred list. Please speak to a Customer Service Representative at any of our branches to check if your organization is on the preferred list.

3. What if I already have a loan with another bank, can I still participate in this campaign?

A: Certainly! The "SWITCH & SMILE" campaign is accessible to salaried customers who already have loans with other banks. Just as you would switch your salaried account to us, you can also refinance your existing loan from another bank during this campaign period

4. Q: What is the maximum loan amount I can get through this campaign?

A: You can get a loan of up to GHS 450,000 from Fidelity Bank through this campaign.

5. Q: What are the rewards for switching my salary account to Fidelity Bank?

A: By switching your salary account to Fidelity Bank and applying for a personal loan, you can enjoy various benefits, including

- enjoy up to two months repayment holiday in December 2023 and January 2024,
- a discounted processing fee of 1% until the end of December 2023, and
- a fixed monthly repayment amount with a fixed interest rate.

6. Q: How do I apply for the loan under the "SWITCH & SMILE" campaign?

A: To apply for the loan, simply visit any Fidelity Bank branch and inquire about the "SWITCH & SMILE" campaign. Our staff will guide you through the application process.

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7. Q: Is there a deadline for applying for the loan under this campaign?

A: Yes, the "SWITCH & SMILE" campaign runs from now to the end of December 31, 2023. To take advantage of the special benefits, it's advisable to submit your loan application before this deadline. We recommend checking with our Customer Service Representative at the branch for further details related to the promotional benefits and deadlines.