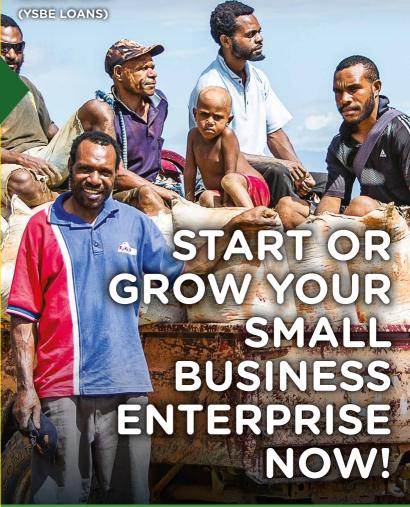


MSME

YOUTH & SMALL
BUSINESS ENTERPRISE
LOAN



4%

LOWEST INTEREST RATE IN PNG! 4% Interest Rate! National

Development Bank will help
you kickstart or grow your

Small Business Enterprises >>

YSBE START-UP LOAN Min-Max: K5,000 - K100,000 Interest Rate: 4 0% Loan Service Fee: 1.0% Equity: 20% - must be evidenced Security: Moveable assets secured (PPSR) Property where available Terms and conditions apply Term: Up to 3 years depending on purpose 18 - 60 vear olds only Age Range:

TERMS & CONDITIONS

- Certificate of completion of financial literacy course (eq. SME Corp) Cash flow projections
- must be held and realistic Credit record: clean credit
- record required Application fee: 1.0%.
- Debt servicing: Must be above 2:1
- Payments: Weekly or
- Monthly ☐ Must open a PMBL
- account at nearest location where possible
- Business/Company Registration Certificate
- Must have IRC TIN number

TERMS & CONDITIONS

Loan Service Fee: 10% 20% must be evidenced Equity: Moveable assets Security: secured (PPSR) Land security (clear title and valuation) Guarantee from directors (if a company) Term: 2 years up to 20 years

4 0%

Loans up to K500,000

depending on purpose Age Range: 18 - 60 year olds only

HOW TO APPLY

· Visit your nearest NDB Branch

YSBE GROWER LOAN

Min-Max:

Interest Rate:

· Consult with NDB Lending Officers

FEES & CHARGES

- · Non-refundable application fee of 1% of total loan amount
- · See above

- Certificate of completion of financial literacy course (eg. SME Corp) Annual returns both IPA
- and IRC show profitability Repeat loans with returns submitted
- Cash flows based on existina business Credit record: clean credit
- record required Application fee: 1.0%. Debt servicing: 2:1 based
 - on future projections
- Above 1.5:1 on past history Payments: Monthly
- Must have IPA Business/Company Registration Certificate
- Must have IRC TIN number

Additional loan terms and conditions may apply, NDB reserves all rights.



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