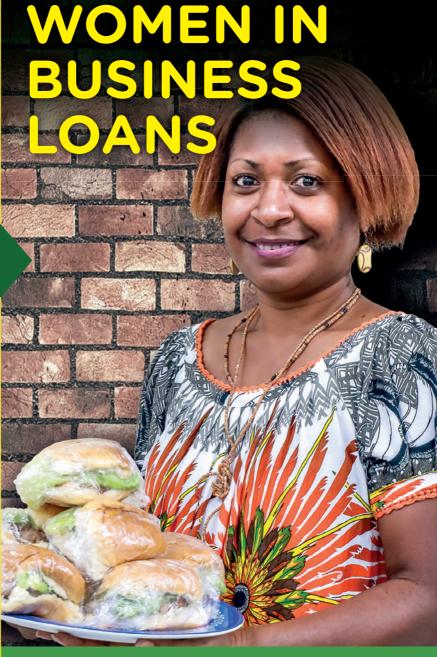


wimen inBusiness

MSME



4%

LOWEST INTEREST RATE IN PNG! Get started with a MSME Women in Business Loan Package >>

Light and Flexible Repayment Terms

WIB 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. NDB will consider the term in line with the age of the asset being financed.
Qualification:	ONLY women owned & managed businesses

TERMS & CONDITIONS

- Certificate of completion of financial literacy course (eg. SME Corp)
- Cash flow projections must be held and realistic
- Credit record must be clear with no defaults
- Application fee: 1.0%.
- Debt servicing: Must be above 2:1
- Repayments: Monthly
- Must open a PMBL account at nearest location where possible
- Must have IPA Business/ Company Registration Certificate
- ☐ Must have IRC TIN number

WIB GROWER LOAN

Min-Max:	K100,000 To K500,000
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:	2 years to 10 years. NDB
	will consider the term in
	line with the age of the
	asset being financed
Qualification:	ONLY women owned &
	managed businesses
Age Range:	18-60 years

TERMS & CONDITIONS

- 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 existing business
- Credit record must be clear with no defaults
- Application fee: 1.0%.
- Debt servicing: 2:1 based on future projections
- Above 1.5:1 on past history
- Repayments: Monthly
- Must have IPA Business
 Registration Certificate
- Must have IRC TIN number

may apply.

NDB reserves all rights.

Additional loan terms and conditions

HOW TO APPLY

- Visit your nearest NDB Branch
- Consult with NDB Lending Officers

FEES & CHARGES

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

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