

PRODUCTS & FINANCIAL SERVICES

TYPES OF CREDITS: INDIVIDUAL



NAME	PYMES
INTEREST RATE	2.67% Monthly
ADDITIONAL COSTS	According to amount
TERM	12 to 36 months
AMOUNT	L 250,000 up to L 500,000
METHOD OF PAYMENT	Monthly
GUARANTEE	Mortgage
GRACE TERM	0
SECTORS	Commerce, industry and service
PURPOSE	Working Capital

NAME	Consumption
INTEREST RATE	3% Monthly
ADDITIONAL COSTS	According to amount
TERM	12 to 24 months
AMOUNT	L 20,000 up to L 100,000
METHOD OF PAYMENT	Monthly
GUARANTEE	Trustee and pledge
GRACE TERM	0
SECTORS	Others

NAME	Women Entrepreneurs (KdT)
INTEREST RATE	2.5%
ADDITIONAL COSTS	L 300.00 Minimum, 1%> L 30,000
TERM	Up to 18 months
AMOUNT	L 5,000 up to L 50,000
METHOD OF PAYMENT	Monthly, quarterly, biannual, Cash Flow
GUARANTEE	Trustee, pledge and mortgage
GRACE TERM	60 days
SECTORS	Others

NAME	Micro & Small Enterprise
INTEREST RATE	3% Monthly
ADDITIONAL COSTS	According to amount
TERM	6 to 24 months
AMOUNT	L 30,000 up to L 300,000
METHOD OF PAYMENT	Monthly
GUARANTEE	Trustee, pledge and mortgage
GRACE TERM	0
SECTORS	Commerce, industry and service
PURPOSE	Working Capital

NAME	Solar Plants
INTEREST RATE	2% Months
ADDITIONAL COSTS	According to amount
TERM	6 to 24 months
AMOUNT	L 35,000 up to L 80,000
METHOD OF PAYMENT	Monthly
GUARANTEE	Trustee, pledge and solidary
GRACE TERM	0
SECTORS	Others

NAME	Women Entrepreneurs (IF)
INTEREST RATE	2.5% Monthly
ADDITIONAL COSTS	L 300.00 Minimum, 1%> L 30,000
TERM	Up to 36 months
AMOUNT	L 5,000 up to L 50,000
METHOD OF PAYMENT	Monthly, quarterly, biannual, Cash Flow
GUARANTEE	Trustee, pledge and real estate
GRACE TERM	90 days
SECTORS	Others

NAME	Purchase of Assets and Fixed Investment
INTEREST RATE	2.5% Monthly
ADDITIONAL COSTS	According to amount
TERM	6 to 36 months
AMOUNT	L 50,000 up to L 300,000
METHOD OF PAYMENT	Monthly
GUARANTEE	Trustee, pledge and mortgage
GRACE TERM	Doesn't apply
SECTORS	Commerce, industry and service

NAME	Home Improvements
INTEREST RATE	2.5% Monthly
ADDITIONAL COSTS	According to amount
TERM	6 to 36 months
AMOUNT	L 15,000 up to L 100,000
METHOD OF PAYMENT	Monthly
GUARANTEE	Trustee, pledge and mortgage
GRACE TERM	Doesn't apply
SECTORS	Home

NAME	Mixed Women Entrepreneurs (Kdt + IF)
INTEREST RATE	2% Monthly
ADDITIONAL COSTS	L 300.00 Minimum, 1%> L 30,000
TERM	Up to 24 months
AMOUNT	L 10,000 up to L 30,000
METHOD OF PAYMENT	Monthly, quarterly, biannual, Cash Flow
GUARANTEE	Trustee, pledge and real estate
GRACE TERM	60 days
SECTORS	Others