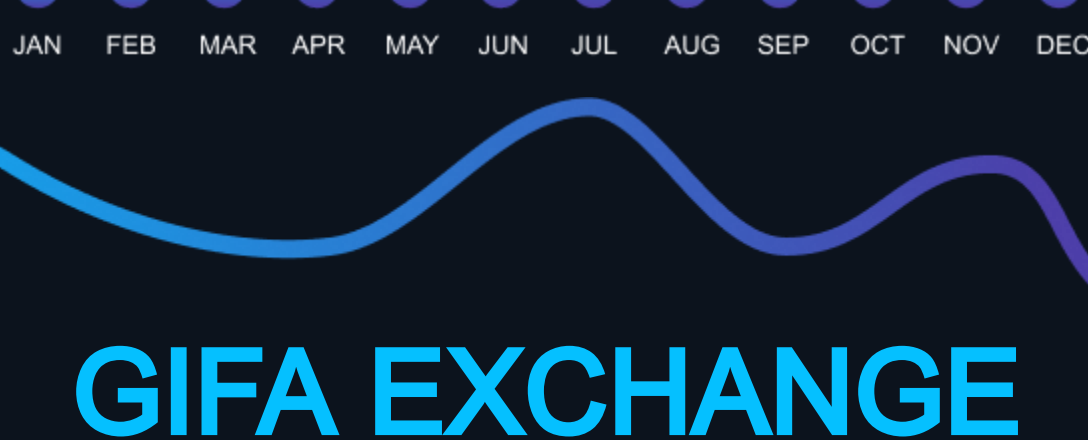


GIFA TOKEN

Get: Personal Loan | Business Loan

This guide will take you through the nitty-gritty of crypto loans, majority focusing on the security of the crypto loans and what you can do once your loan application is approved. This package of crypto loans including personal and business loan allows you to borrow money from us for almost any purpose, typically with a fixed term, a fixed interest rate, and a regular monthly payment schedule. Collateral is usually not required!



GIFA EXCHANGE

LOAN APPLICATION USER'S GUIDELINE

KEYPOINTS

- 1.) Custody Security for the Loan.
- 2.) Qualifying for a Cryptocurrency Loan
- 3.) Crypto Loan Limits and Rates
- 4.) Agree to Loan Terms and Repayments

The cryptocurrency industry has grown exponentially over the past few years and more people are looking for good opportunities in the market to invest or make transactional gains with cryptocurrencies on a daily basis. With this growth comes an increased need for Custodial Security for people who need to borrow crypto loans.

Now it's easier to get cryptocurrency loans than getting a traditional collateral loan where a borrower put up an asset, such as real estate, or a car to secure funding from a bank or other lending institution. Crypto loans are preferable and profitable as it increases the value of the assets in a secure way.

In the contrast, GIFA Exchange's [crypto loan](#) doesn't require borrowers to stake their real estate or other personal assets as collateral. However, a borrower is required to transfer 10% of the loan into his or her USDT wallet address obtained from the exchange; this will act as custody security for the lender to avoid any default in loan repayment.

This 10 percent transferred into your exchange account is still yours. [GIFA Exchange](#) doesn't need borrowers' creditworthiness since the said transferred amount into your account is effectively providing security to your crypto loan and thus minimizing any future default risk in repayment and providing assurance for due diligence reporting.

Custody security is more applicable to the borrowers that are based in economical zones with high risk such as Africa, Asia, Latin, etc. This requirement is already stated on the application form when you apply for the loan online.

1) CUSTODY SECURITY FOR THE LOAN.

Custody security defines as a safekeeping service that a financial institution provides for a customer's securities when seeking credits. This could be in the form of fee, dividends, interest or proceeds from security when disburses funds as according to the terms and conditions of the loan.

In order to protect the lender's interest and prevent the borrower from failing to uphold the covenants in the signed contract. Any amounts disbursed by the GIFA Exchange to the borrower such amounts shall be immediately payable upon a transferring process of demanded loan is completed and shall bear interest from the date of disbursement.

"It's a prerequisite for a borrower to transfer 10% of the reimbursed loan to his/her USDT wallet address for the purpose of custody security."

Applying for a loan and getting it approved quickly is a tiresome process in conventional banking systems. People often have to wait for days, weeks, or months and constantly visit the banks and fill out innumerable forms to get a loan sanctioned. With GIFA Exchange any person can get a loan ([USDT Loan](#)), and the application process is completely automated and done online.

With these qualities, applying for a crypto loan is faster than applying for a traditional loan, and is far more transparent. Therefore, financial institutions like GIFA Business Group have taken a positive turn toward adopting Fintech and decentralized P2P services by facilitating credit lending timelessly and eliminating the intermediaries' extra cost.

GIFA Exchange is a global crypto trading platform that powers the digital economy. The ability to securely, reliably, and seamlessly move money around the world has played a major role in the growth of eCommerce and crypto adoption.

Today, effective payments continue to play a critical role — not just as a facilitator of money movement but as a linchpin for innovation, helping businesses and individuals maintain consumer confidence and generate revenue.

2) QUALIFYING FOR A CRYPTOCURRENCY LOAN

Qualifying for the GIFA Exchange crypto loan is a straightforward process that carries very few of the hassles associated with traditional loan applications and requirements.

This, in fact, widens the number of potential applicants who successfully applied for and already received the loans from us. To have your application considered and the loan approved quickly on the same day, you'll need to submit these online:

- GIFA Exchange account.
- ID (copy of passport, driver's license, state-issued ID, etc.)
- Valid phone number and mailing address.
- A cryptocurrency wallet address to receive a loan.

Unlike traditional bank loans, you won't have to undergo a credit check for approval. This is one of the main benefits of crypto loans for many consumers, especially those with less-than-perfect credit. It's a simple and straightforward process that can be a viable loan option for anyone who needs crypto assets and financing the business. A typical flow for securing a crypto-backed loan goes like this:

1. Apply and submit the form online.
2. Get the USDT wallet address from (GIFA Exchange).
3. Send a 10% of the crypto loan to your wallet.
4. Receive credit without going through a hard credit check.
5. Spend your loan from any associated personal account.
6. Payback the loan within established terms (5 years).

GIFA Exchange crypto lending has the ability to transform the financial sector completely. Blockchain-based crypto payments, trade, investing, insurance, lending, and borrowing are all initiatives to decentralize conventional financial services.

By providing attractive opportunities for passive earning from crypto assets and good interest rates on lending, the company has enormous potential to transform the worldwide financial environment.

\$10,000

MINIMUM LOAN AMOUNT

3%

INTEREST RATE

5 years

REPAYMENT TERMS

3) CRYPTO LOAN LIMITS AND RATES

This cryptocurrency loan also accentuate the value of borrowers' crypto assets while holding them without any plans to sell or convert them further. The exchange process of the loans occurs between us and the borrower at annual interest rate (3% APR) on each loan.

Generally speaking, you'll get the best interest rate the shorter your loan term is. Choosing a short-term loan that ranges from the period of 1 year to 5 years can net you an interest rate much low than a longer-term loan borrower. The minimum loan amounts range from **\$10,000 to \$100,000** for a business. Simply, the crypto loan is a win-win for you and the lender can even give more as per the demand and condition.

After figuring out the best terms and options for your needs you determine what amount of loan is the right fit for you.

Cryptocurrency loans are operating on the cutting edge of decentralized finance. Owing to this, there are a wide variety of loan limits, rates, as well as terms and conditions that depend on the company you work with.

4) AGREE TO LOAN TERMS AND REPAYMENTS

After your loan application is approved: Agreeing to the loan terms and conditions is very important to start the clock on your loan and its repayment schedule.

At this point, you'll have completely ironed out the amount you're borrowing, interest rate, as well as you familiarise yourself with repayment terms. Read them closely to avoid any unnecessary issues in what is generally a very easy and straightforward process.

GIFA Exchange offers interest rates that generally start at 3% as indicated above and the credentials for approval aren't dictated by your credit score. Because you're not collateralizing by any asset to qualify for this loan, your credit score doesn't factor in—which is excellent news for many would-be borrowers.

Understandably that financial institutions cannot issue a loan if there is any possibility of it not being paid back. The major credit providers are usually quite strict and won't lend to anyone considered too risky.

Affordability: When institutions assess your financial position, they check whether you will be able to afford to repay the loan. They will consider your income, expenses, and other debt that needs to be paid monthly. It is important to remember that if you apply for the loan it must be for yourself. You cannot apply for a loan on behalf of another person.

Credit Score: A bad credit score and poor credit history is another cause for rejection. Credit bureaus whenever assessing the potential borrowers look at their financial history, and the economic region an applicant basing.

"Credit providers have a responsibility to ensure that the applicant is not only able to pay back the loan but also avoids spiraling into a black hole of debt"

If you've missed payments and have had multiple defaults or judgments showing on your account, your score is bound to be below. If your affordability is low, your application will most likely be rejected. However, this is not the case for GIFA Exchange's loan.

Thankfully, credit is one of the most powerful elements in personal finance. Crypto loans enable people to buy homes, cars, take out another loan and help people get where they need to go. If this is the first time to read this guide and you need a loan, please click on button below to apply.

[Apply Now](#)

