



PAYDAY LOAN



NB The Bank of the Nation

PAYDAY LOAN

Service/Product target (who is the user in mind)

Salaried employees – middle and low income earners

Product Attributes/ Features: How does the product work

- 50% of net pay
- Available in multiples of K10,000
- Min – MK30,000
- Max – MK750,000
- Repayable on next pay day – within 30days.

Benefits to the Customer/user

- This is an umbrella on a rainy day – instant loan.
- Unsecured.
- Available on strength of a letter of introduction only.

Costs to access the product

Commission depending on the amount

How to access product

- Available to NBM account holders.
- Fill a credit application form
- Submit latest payslip
- Letter of introduction

Terms and conditions

Customer to provide for repayment.

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