

## **TERMS AND CONDITIONS**

There is no maximum loan amount that can be requested. The loan shall be borrowed in one amount on the day of request.

Interest is to be payable at a variable amount which is charged on a monthly basis and matches current interest rates.

The loan may not be borrowed until the following condition is met:

"The account holder's current account must have at least 6 separate deposits of amounts that are 10% of requested loan amount in the last 12 months."