

## Loan Policy of Emumba Inc.

### 1. Maximum Loan Amount:

Employees of Emumba can take out a loan amounting to a maximum of 3x their monthly salary.

### 2. Eligibility Criteria:

Employees must have completed 1 year of service to be eligible for a loan.

### 3. Interest Rates:

The interest rate for loans is set at 5% per annum.

### 4. Repayment Period:

The loan must be repaid within 12 months from the date of disbursement.