



MERCHANT
FINANCE

COMMERCIAL LOAN



NEED TO GROW YOUR BUSINESS?

We can provide access to quicker funds to meet the above needs and more!

Why Choose Us?

- 100% financing is available to customers with proven credit records with us.
- Quick Approval subject to all documents being received.
- Tailor made financing to suit your needs.

Requirements:

1. ID – Driver's license, Passport or joint FNPF/FRCAS Card
2. TIN Letter (Director and Company) and Compliance certificate
3. Business License
4. Last two years financial statements and 12 months projected cash flow
5. Company Registration Certificate
6. Company Articles of Association (If applicable)
7. Details of other loans or credit accounts with other institutions (if any).
8. An original quote on the assets being purchased
9. Copy of the assets third party insurance policy (if applicable)
10. Work contracts (if applicable)
11. 3 months Bank statement
12. A copy utility bills (Proof of address)

Factors considered when assessing your loans:

- Legally registered company
- Minimum loan amount FJD5000
- Deposit contribution (if applicable)
- Term (6 months – 7 years)
- Ability to meet repayment
- Value and condition of the security
- Track record of company
- Existing customers with good credit history
(may provide for some flexibility on requirements).

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