



GUARANTY TRUST PERSONAL LOANS

Dear Sir/Madam,

We are pleased to introduce our new personal loan product *Max Advance*, specially designed to provide the short-medium term financing needs of confirmed employees of selected organisations with salary accounts at Guaranty Trust Bank.

The features of this product are as follows:

Product Name	:	<i>Max Advance</i>
Purpose	:	To provide finance for personal needs
Amount	:	₦100,000.00 – ₦5,000,000.00
Tenor	:	3 – 12 months (Max. of one year)
Minimum Qualifying Net Salary	:	Not required
Interest rate	:	Shall be subject to Guaranty Trust Bank lending rate, currently 19% per annum.
Repayment	:	Principal: Equal monthly instalments over the tenor of the Facility
	:	Interest: Monthly repayment on outstanding balance
		Monthly principal plus interest repayment shall not exceed 35% of monthly salary.
Fees	:	The following fees are applicable:
		- Facility fee - 1% (Flat in advance)
		- Processing fee - 1% (Flat in advance)
		- Legal fee - 1% (Flat in advance)
		- Commitment fee - 1% (Flat in advance)
		- Management fee - 0.75% per quarter

To apply, request for our standard *Max Advance* package at any of our branches near you. Or visit www.gtbplc.com/products/maxadvance to download an application form online. Wouldn't you rather bank with us?

Kindly use this as your personal checklist for your *Max Advance* application.

- | | |
|--|--------------------------|
| a. Complete loan application form | <input type="checkbox"/> |
| b. Employer status enquiry form | <input type="checkbox"/> |
| c. Letter of undertaking from employer | <input type="checkbox"/> |

CUSTOMER LOAN REQUEST FORM



Guaranty Trust Bank plc
RC 152321

PERSONAL INFORMATION

Name of Applicant:

_____ Last Name Middle Name First Name Title

Home Address

Tel:(Home) _____ (Office) _____ (Mobile) _____

Date Of Birth: / /
DD MM YYYY

Marital Status:

Single

Married

Divorce

Widow

PROFESSIONAL INFORMATION

Job Position: _____
 Snr. Staff Jnr. Mgt. Snr.Mgt Exec. Mgt Others _____ If others specify

Name Of Current Employer: _____ Business Telephone: _____

Business Address: _____

Length of Service: _____ Annual Income ₦ _____

First time request? (Please tick here) Yes No

Loan Amount : ₦ _____ Proposed Tenor: _____

Kindly state all existing credit obligations

S/N	TYPE	TENOR	AMOUNT ₦	MATURITY	BALANCE OUTSTANDING ₦

Applicant Signature _____ Date: / /
DD MM YYYY

FOR BANK USE ONLY

Recommendation YES NO

Remarks:

Account Officer

Relationship Manager

Group Head

STATUS INQUIRY (EMPLOYER)



Guaranty Trust Bank plc
RC 152321

The Head,
Human Resources

Lagos.

Dear Sir/Madam

Consumer Loan Application for

(Employee Name)

We have received a request for a consumer loan from the above named employee of your organization. In order to process the request, we require confirmation of certain information provided by him/her as follows:

You are assured that information provided will be treated in strict confidence and without prejudice to your organization.

INFORMATION TO BE CONFIRMED

Job position: _____ Length of service: _____ Annual Compensation Package ₦ _____

List Existing credit obligation/s deducted at source

S/N	LOAN TYPE	MONTHLY DEDUCTION	OUTSTANDING AMOUNT

TO BE COMPLETED BY EMPLOYER

We confirm to the best of our knowledge, that information provided by our above named employee is accurate. This confirmation is given in good faith and without prejudice to the organization.

We hereby covenant to:

1. Inform you of any loan applied for by the applicant subsequent to the above
2. Notify you of the exit of the applicant from the company with immediate effect, and subsequently
3. Apply net terminal benefits accruing to the above named employee to his/her account with you in order to discharge whatever obligation owed to you under the above scheme

Organisation: _____

Position : _____ Signature: _____

Date: _____ Please affix official stamp

I _____ hereby confirm that Guaranty Trust Bank is authorised to obtain verification of the information provided by me in respect of my credit request .
(Applicant)

I am fully aware of the implications of the above and hereby affirm that same was executed and issued upon my instruction.

Applicants Signature

Date

Thank you for your co-operation / response.