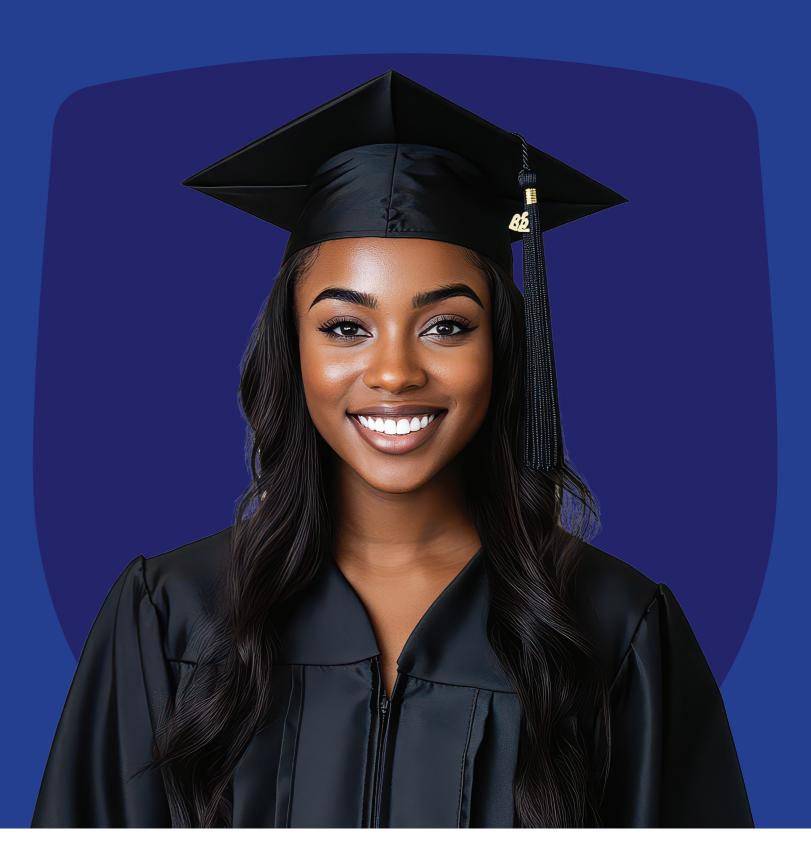


## Personal Loan

**Frequently Asked Questions** 



- How do I qualify for a pre-approved loan?
- Be 21 years or older
- · Have a monthly income of at least E3500
- Be salaried with Standard Bank Eswatini for at least 6 months
- Have up-to-date KYC information (e.g., Proof of Residence, Employment Contract, and Payslip)

After how long can I redraw on my personal loan?

You become eligible for a redraw after repaying 2% of your initial Personal Loan.

What is the minimum income to qualify?

Minimum: E3 500. No maximum applies.

If I work on a contract basis, can I get a loan that covers my duration?

Yes. You may qualify for a Pay Day Loan and/or a fixed-term loan, provided you meet the minimum requirements.

Can I apply for a short-term loan that covers 12-18 months?

Yes, you can apply for a fixed-term loan that aligns with your requirements.

Who qualifies for a **USSD** loan?

You must be a Standard Bank customer who has been pre-qualified for a digital loan. If you qualify, you'll see a loan offer when you dial the USSD code and select Loan offers in the menu.

How do I get a Personal Loan?

- Be 21 years or above
- Minimum income of E3 500
- Be salaried with Standard Bank Eswatini for at least 6 months
- Have up-to-date KYC Information i.e., Proof of Residence, Employment **Contract and Payslip**

How do I access the Pay **Day Loan?** 

Dial \*120\*2345#, select option 7, select Offers, select Instant Personal Loan. Declaration and **Terms & Conditions** acknowledgement.

**Can customers print** the loan Terms & **Conditions?** 

Yes. Upon disbursement, a link will be sent via SMS or email, allowing you to access and download the Terms & Conditions.

Is there a fee for using **USSD** to apply?

Standard USSD network charges may apply. Standard Bank does not charge extra for applying via USSD.

## IF YOU NEED ASSISTANCE, **PLEASE CONTACT:**

**Voice Branch** 

**Affluent Express** 

25175360



swazilandccc@stanbic.com





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 $affluent express\_sz@stanbic.com$