



Standard Bank

Personal Loan

Frequently Asked Questions



1 How do I qualify for a pre-approved loan?	2 After how long can I redraw on my personal loan?	3 What is the minimum income to qualify?	4 If I work on a contract basis, can I get a loan that covers my duration?
<ul style="list-style-type: none">• 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)	<p>You become eligible for a redraw after repaying 2% of your initial Personal Loan.</p>	<p>Minimum: E3 500. No maximum applies.</p>	<p>Yes. You may qualify for a Pay Day Loan and/or a fixed-term loan, provided you meet the minimum requirements.</p>
5 Can I apply for a short-term loan that covers 12–18 months?	6 Who qualifies for a USSD loan?	7 How do I get a Personal Loan?	8 How do I access the Pay Day Loan?
<p>Yes, you can apply for a fixed-term loan that aligns with your requirements.</p>	<p>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.</p>	<ul style="list-style-type: none">• 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	<p>Dial *120*2345#, select option 7, select Offers, select Instant Personal Loan. Declaration and Terms & Conditions acknowledgement.</p>
9 Can customers print the loan Terms & Conditions?	10 Is there a fee for using USSD to apply?		
<p>Yes. Upon disbursement, a link will be sent via SMS or email, allowing you to access and download the Terms & Conditions.</p>	<p>Standard USSD network charges may apply. Standard Bank does not charge extra for applying via USSD.</p>		

IF YOU NEED ASSISTANCE, PLEASE CONTACT:

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