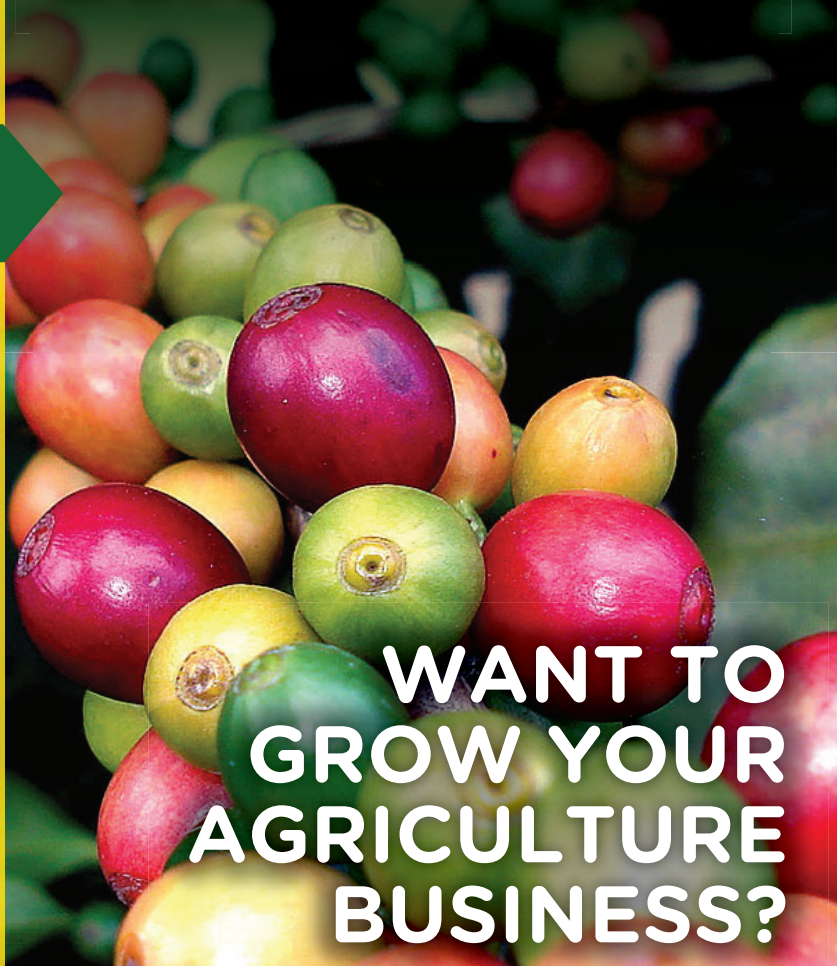




Haus Moni Bilong Yumi

AGRICULTURE LOANS

MSME
Loans



**WANT TO
GROW YOUR
AGRICULTURE
BUSINESS?**

4%

**LOWEST
INTEREST RATE
IN PNG!**

Get started with a **MSME**
Agriculture Loan Package >>
AT ONLY 4% INTEREST RATE!

AGRICULTURE START-UP LOAN

Min-Max:	K5,000 - K100,000
Interest Rate:	4.0%
Loan Service Fee:	1.0%
Equity:	20% - must be evidenced
Security:	Moveable assets secured (PPSR)
Term:	Up to 3 years depending on purpose

TERMS & CONDITIONS

- Certificate of completion of financial literacy course (eg. SME Corp)
- Cash flow projections must be held and realistic
- Credit record must be clear with no defaults
- Application fee: 1.0% all up fee
- Debt servicing: Must be above 2:1
- Repayments: Monthly
- Must open a PMBL account at nearest location where possible
- Must have IPA Business/ Company Registration Certificate
- Must have IRC TIN number

AGRICULTURE GROWER LOAN

Min-Max:	Loans up to K500,000
Interest Rate:	4.0%
Loan Service Fee:	1.0%
Equity:	20% must be evidenced
Security:	Moveable assets secured (PPSR) Land security (clear title and valuation) Guarantee from directors (if a company) Charge over license and crop
Term:	2 years up to 10 years depending on purpose

TERMS & CONDITIONS

- Certificate of completion of financial literacy course (eg. SME Corp)
- Annual returns both IPA and IRC show profitability
- Commodity board license (if applicable)
- Cash flow projections must be held and realistic
- Credit record must be clear with no defaults
- Application fee: 1.0% all up fee
- Debt servicing: 2:1 based on future projections
- Above 1.5:1 on past history
- Repayments: Monthly
- Must have IPA Business Registration Certificate
- Must have IRC TIN number

CONTACT OFFICES

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HOW TO APPLY

- Visit your nearest NDB Branch
- Consult with NDB Lending Officers

FEES & CHARGES

- Non-refundable application fee of 1% of total loan amount
- See above



Additional loan terms and conditions may apply. NDB reserves all rights.