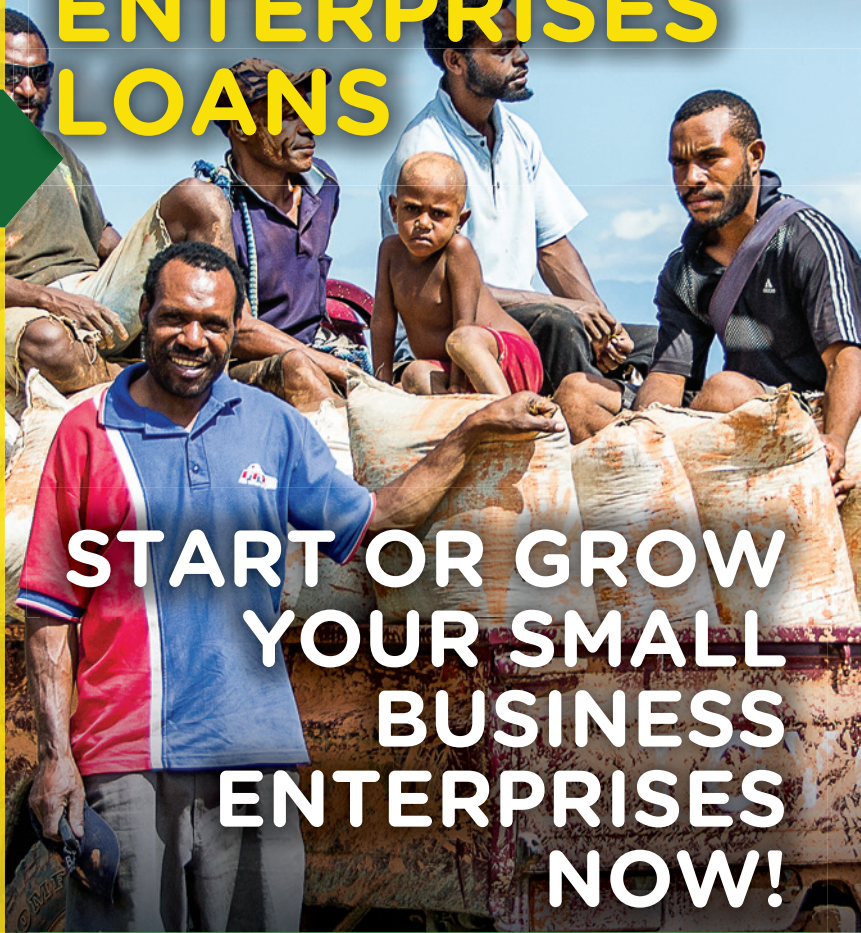




Haus Moni Bilong Yumi

**MSME**  
Loans

# YOUTH & SMALL BUSINESS ENTERPRISES LOANS



**START OR GROW  
YOUR SMALL  
BUSINESS  
ENTERPRISES  
NOW!**

**4%**

**LOWEST  
INTEREST RATE  
IN PNG!**

**4% Interest Rate! National  
Development Bank** will help you  
kickstart or grow your Small  
Business Enterprises

## YSBE START-UP LOAN

<b>Min-Max:</b>	K5,000 - K100,000
<b>Interest Rate:</b>	4.0%
<b>Loan Service Fee:</b>	1.0%
<b>Equity:</b>	20% - must be evidenced
<b>Security:</b>	Moveable assets secured (PPSR) Property where available Terms and conditions apply
<b>Term:</b>	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%.
- 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

## YSBE GROWER LOAN

<b>Min-Max:</b>	Loans up to K500,000
<b>Interest Rate:</b>	4.0%
<b>Loan Service Fee:</b>	1.0%
<b>Equity:</b>	20% must be evidenced
<b>Security:</b>	Moveable assets secured (PPSR) Land security (clear title and valuation) Guarantee from directors (if a company)
<b>Term:</b>	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
- Repeat loans with returns submitted
- Cash flows based on existing business
- Credit record must be clear with no defaults
- Application fee: 1.0%.
- 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

### 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.**

## CONTACT OFFICES

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