

PERSONAL UNSECURED LOAN

Debt Consolidation
FOR TEACHERS

**TOO
MUCH DEBT?
WE CAN
HELP**

IF YOU ARE A **TEACHER** AND HAVE MORE THAN ONE LOAN FROM DIFFERENT FINANCIAL INSTITUTION, WE CAN HELP YOU **CONSOLIDATE** ALL THOSE LOANS INTO JUST **ONE** LOAN.

THE BENEFITS:

- **COMPETITIVE INTEREST RATES**
- **ONE LOAN REPAYMENT**
- **SAME DAY ACCESS TO FUNDS THROUGH YOUR YUMI ACCOUNT**
- **EXTRA-TAKE-HOME PAY FOR YOU IN THE LONG TERM**

APPLY NOW!

CONTACT OUR SALES TEAM TODAY
TO FIND OUT MORE.

CALL: 300 2290 | 300 2300

OR EMAIL: enquiries@tcf.com.pg | sales@tcf.com.pg





PERSONAL LOAN

UNSECURED PERSONAL LOAN - TEACHERS

Unsecured personal loan product exclusively for teachers on DOE payroll.

Specifically design for teachers who are seeking finance to meet their personal needs and ease them from financial stress.

FEATURES

- Minimum Loan Amount: K1,000.00
Maximum Loan Amount: K50,000.00
- Minimum Term: 1 month
Maximum Term: 36 months
- Fixed interest rate charged on the reducing balance.
- Insurance cover on loan amount up to K45,000.000
- Repayment is done through Salary Deduction direct from the payroll.

BENEFITS

- Easy and accessible.
- Extra cash for school fee, holiday, medical expenses, bride price, travel expenses among others.
- The ability to refinance external debts for bundling and debt consolidation purposes.
- Automatic inclusion of Loan Protection Insurance (LPI) the premium of which is debited against the loan at the end of every month.

ELIGIBILITY

- Must be a teacher and currently on DOE payroll.
- A minimum of 12 months stable employment with DOE and outside of any probationary period.
- Aged between 21 years and 60 years.

REQUIREMENTS

- One clear passport size photo.
- One proof of address document.
- Fully completed and signed TCF Personal Loan Application Form, Loan Agreement Form and Irrevocable Authority to Deduct Salary/Wages (IATDS Teachers).
- Two current pay slips.
- Confirmation Letter of Employment.
- Bank statement covering three month's transactions.
- Two forms of identification.
- Latest loan statement for any third party loans, if applicable.
- Signed Refinance Authority, if applicable.
- Fully completed Statement of Financial Position.

CONTACTS

For more information, contact our sales team:

☎ 300 2290 | 300 2300.

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