

A - Principal loan amounts, Repayment Modes & Interest Rates:

Sr.	Product Name	Product ID	FLAT INTEREST RATE	REDUCING BALANCE INTEREST RATE		Minimum Amount (UGX)	Maximum Amount (UGX)
			UGX 100,000 to <UGX30M	UGX 30M to UGX 50M	>UGX 50M to 2% of Core Capital		
1	BUSINESS LOANS:						
	SME Business Loan	SBL		33% (Declining)	31% (Declining)	UGX 30,000,000	2% of Core Capital
	Micro Business Loan - Individual	MBI	30% (Flat)			UGX 100,000	UGX 29,999,999
	Micro Business Loan - Group	MBG	30% (Flat)			UGX 100,000	UGX 3,000,000
	VSLA Loan	VSLA	30% (Flat)			UGX 1,000,000	UGX 30,000,000
	SMART Woman Loan - Individual	SWL	25% (Flat)			UGX 100,000	UGX 29,999,999
	SMART Woman Loan - Group	SWG	25% (Flat)			UGX 100,000	UGX 29,999,999
2	AGRICULTURAL LOANS:						
	SME Agricultural Loan	SAL		33% (Declining)	31% (Declining)	UGX 30,000,000	2% of Core Capital
	Micro Agricultural Loan - Individual	MALI	30% (Flat)			UGX 100,000	UGX 29,999,999
	Micro Agricultural Loan - Group	MAG	30% (Flat)			UGX 100,000	UGX 3,000,000
3	HOUSING LOANS:						
	SME Mortgage Loan	SML		33% (Declining)	31% (Declining)	UGX 30,000,000	2% of core Capital
	Micro Mortgage Loan	MML	30% (Flat)			UGX 100,000	UGX 29,999,999
	Land Loan	LL	30% (Flat)			UGX 1,000,000	UGX 29,999,999
4	ASSET ACQUISITION & SALARY LOANS:						
	SME Asset Acquisition Loan	SAAL		33% (Declining)	31% (Declining)	UGX 30,000,000	2% of Core Capital
	Micro Asset Acquisition Loan	MAAL	30% (Flat)			UGX 100,000	UGX 29,999,999
	Salary Loan	SL	30% (Flat)			UGX 100,000	UGX 29,999,999
5.	EDUCATION LOANS:						
	SME School Development Loan	SSDL		33% (Declining)	31% (Declining)	UGX 30,000,000	2% of Core Capital
	Micro School Development Loan	MSDL	30% (Flat)			UGX 1,000,000	UGX 29,999,999
	School Fees Loan	SFL	30% (Flat)			UGX 100,000	UGX 5,000,000
NOTES:							
a	Minimum Loan Tenor: 3 Months						
b	Maximum Loan Tenor: 36 Months						
c.	Repayment modes for Group loans: Weekly, Tri Annual, Bi-weekly, Monthly, Quarterly, Yearly & Bullet						
d.	Repayment modes for Individual loans: Monthly, Quarterly, Tri annual, Bi-annually, Yearly or Bullet						

B - Other Fees and Charges:

Loan Application Fee (LAF)	-	UGX. 20,000 for loan amounts of UGX 100,000 to < UGX 30M UGX. 50,000 for loan amounts > UGX 30M.
CRB fees	-	UGX. 12,000 per (application or Trace) search.
Loan Commitment Fee	-	Rate of 3% charged upfront on the loan principal amount disbursed.
Banc- assurance Fee	-	UGX. 1,000 per month throughout the loan period (in Months).
Credit Life Insurance Fee	-	Premium rate of 0.45% charged upfront on the loan principal amount disburse.