HOUSING FINANCE COMPANY

Contact Details

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"Your Dream Home is One Call Away— Speak to us today!"

HOUSING FINANCE COMPANY

HOUSING LOANS SCHEME

The first steps to having your own home, starts here

HOUSING LOAN

Ideal For:

First-time home owners constructing their own house, or purchasing a property (land and house).

Features:

- Loan Amount: Up to SCR1.5million
- Interest Rate: 7% to 8% depending on loan amount
- Incentive of 6% interest rate: *Terms & Conditions apply*
- Maximum Term: 30 years,
- Debt Service Ratio: 30% to 45%

Eligibility:

- Seychellois citizen from 18 years old.
- First-time home owner, earning less than SCR30,000/- net per month
- Owner of land to be constructed on
- 5% Personal Contribution
- Collateral: 1st Line or 2nd Line Charge

Required Documents:

- Valid ID Card
- Land Title Deed and Approved house plan
- Proof of Income
- Proof of residential address
- Bank statement—6 months
- Quotation

Other Terms & Conditions Apply

Ready....?

Contact Us Today!

2ND HOUSING LOAN

Ideal For:

First-time home owners looking to construct their own house, with permission from landowner(s).

Features:

- Loan Amount: Up to SCR850,000/-
- Interest Rate: 7% to 8% depending on loan amount
- Incentive of 6% interest rate: *Terms & Conditions apply*
- Maximum Term: 30 years,
- Debt Service Ratio: 30% to 45%

Eligibility:

- Seychellois citizen from 18 years old.
- First-time home owner, earning less than SCR30,000/- net per month
- 5% Personal Contribution
- Collateral: Charge on the property

Required Documents:

- Valid ID Card
- Permission to Build for the construction
- Approved house plan
- Proof of Income
- Proof of residential address
- Bank statement—6 months
- Quotation

Other Terms & Conditions Apply