

## PENSIONERS' EMERGENCY LOAN

### Ideal For:

Purchase of home appliances considered as living essentials, repair and replacement of old, defective fittings and sewage systems etc.

### Features:

- ◆ Loan Amount: Up to SCR10,000/-
- ◆ Interest Rate: 10%
- ◆ Maximum Term: 1 year
- ◆ No collateral required

### Eligibility:

- ◆ Pensioners only
- ◆ In receipt of a pension benefit

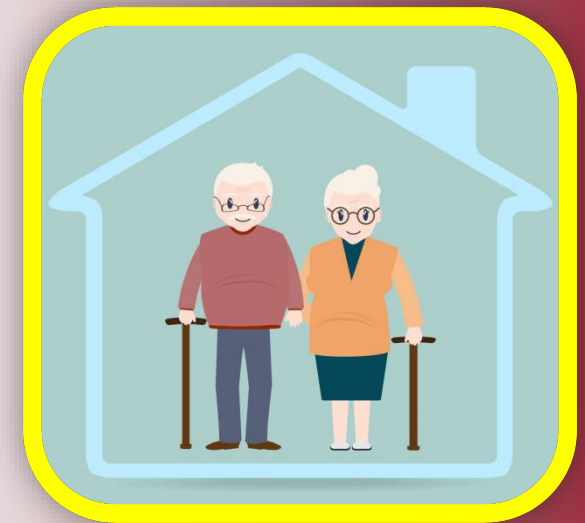
### Required Documents:

- ◆ Valid ID Card
- ◆ Proof of monthly pension
- ◆ Proof of residential address
- ◆ Bank statement—6 months

*Other Terms & Conditions Apply*



## PENSIONERS' HOME IMPROVEMENT SCHEME



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

*Your Partner in  
Retirement – Flexible  
Loans for Pensioners*

## PENSIONERS' HOME IMPROVEMENT LOAN

### Ideal For:

Minor renovations or improvement works at an existing house where the applicant is residing.

### Features:

- ◆ Loan Amount: Up to SCR50,000/-
- ◆ Interest Rate: 0%
- ◆ Maximum Term: 7 years
- ◆ 30% Government subsidy of the loan amount for first-time applicants
- ◆ Restriction on property instead of Guarantor (*Terms and Conditions apply*)

### Eligibility:

- ◆ Pensioners only
- ◆ In receipt of a pension benefit

### Required Documents:

- ◆ Valid ID Card
- ◆ Proof of monthly pension
- ◆ Proof of residential address
- ◆ Bank statement—6 months

*Other Terms & Conditions Apply*

## PENSIONERS' COMPLETE RE-ROOFING LOAN

### Ideal For:

Complete re-roofing of an existing house where the applicant is residing, inclusive of ceiling replacement etc.

### Features:

- ◆ Loan Amount: Up to SCR150,000/-
- ◆ Interest Rate: 0%
- ◆ Maximum Term: 7 years
- ◆ 30% Government subsidy of the loan amount for first-time applicants
- ◆ Restriction on property instead of Guarantor (*Terms and Conditions apply*)

### Eligibility:

- ◆ Pensioners only
- ◆ In receipt of a pension benefit

### Required Documents:

- ◆ Valid ID Card
- ◆ Proof of monthly pension
- ◆ Proof of residential address
- ◆ Bank statement—6 months
- ◆ Quotation

*Other Terms & Conditions Apply*

**Ready....?**

**Contact Us  
Today!**