



Personal Loans

Welcome



There are things one needs in life to make living comfortable. Some of which could be acquired with ease, whereas others would remain fantasies.

MBG Loan products bridge the gap between you and your needs as we offer you the opportunity to access what you need and arrange flexible payment terms.

We trust that you would find much satisfaction with our impeccable relationship, competitive prices and superior service quality. We extend to you a bundle of all these benefits and more...

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MERBAN Personal Loan

Ideal if you want to bridge the gap between you and your financial needs.

Features

- Apply for any amount between ₪5m-₪100m
- Net income-₪1million minimum
- Repay over a period of 6mths-3yrs
- Method of Payment-Standing orders or salary through MBG



Prospective Customers

- Individual customers
- Salaried workers
- Age limit 21-57 years

BENEFITS

- Competitive
- Flexible
- Convenient



A specially packaged loan product for Senior Corporate Executives, Professionals, Managers or Salaried up-market clients.

Features

- Net Income-¢7million min
- Loan Amount-¢10million - ¢300million
- Debt service Ratio-45%
- Repay over 6mths-3yrs
- Method of Payment-Standing orders or salaries through MBG

MERBAN Executive Personal Loan

Prospective Customers

- Individual Middle/Senior Management staff
- Minimum net monthly salary of GHC7 million
- Age limit 21-57years

BENEFITS

- The more the amount, the better the rate
- Flexible
- Competitive (Could be even cheaper when secured with Provident Fund)

MERBAN Corporate Employee Loan

A specially packaged loan product for salaried workers of reputable corporate bodies.

Features

- Net Income-¢1million minimum
- Loan Amount-¢5million-¢300million
- Purpose-Personal use
- Tenure-6mths/3yrs
- Method of Payment - deduction at source/ salary through MBG



Prospective Customers
Employees of Corporate organisation

BENEFITS

- Competitive
- Companies securing loans with Provident Fund could have cheaper rates
- Peace of mind



An auto loan for salaried employees.

Features

- Loan Amount-¢40million and above
- Purpose-Car for private use
- Repay over a maximum period of 5yrs (60 months)
- Insurance-Comprehensive
- Method of Payment-Standing orders or salary through MBG

MERBAN Car Loan

Prospective Customers

- Salaried workers
- Business owners
- Individuals of 18 yrs+ with sufficient security.
- Companies, Clubs, Societies etc.

BENEFITS

- Competitive
- Flexible
- Convenient

Drive now, **pay later**

MERBAN Secured Overdraft

A specially packaged Facility that allows customers to overdraw account.

Features

- Net Income-¢2million
- Overdraft Amount up to ¢10million
- Purpose-fill in financial gaps
- Debt Service ratio-40%
- Tenure-6mths-1yr
- Method of Payment - scheduled monthly liquidation
- Highly collateralised



Prospective Customers

- Individuals of 18 yrs +
- Sole proprietors, Partnerships
- Companies, Clubs, Societies etc.
- Family Units

BENEFITS

- Peace of mind
- Flexible
- Convenient



A specially packaged monthly loan for Salaried customers.

Features

- Targeted at salaried workers
- Facility enables one to access up to 50% of salary any working day of the month
- Easy to access-(fill an application form once in a year)
- Provide employers endorsement
- Competitively priced

MERBAN Payday Loan

Indicators of product need

- Very short term loan
- Emergency situations

Prospective Customers

- Salaried workers

BENEFITS

- No processing fee
- Peace of mind
- Credit all year round

Helping workers **live their lives**

OTHER FINANCIAL SERVICES:

Corporate & Institutional Banking
MERBAN Investment Holdings Limited
MERBAN Stockbrokers Limited
MERBAN Finance and Leasing Company Limited

(Tel No. 021-220952)
(Tel No. 021-251131-5)
(Tel No. 021-251131-5)
(Tel No. 021-251131-5)

SPECIALISED DEPARTMENTS:

Registrar Services
Corporate Finance and Advisory Services

(Tel No. 021-251131-5)
(Tel No. 021-251131-5)

MERBAN MONEY TRANSFER - for enquiries call
The quickest and simplest way
to receive money from ABROAD.

(Tel No. 021-670464)



MBG's Banking Hours extend from

8:30am to 5:00pm

Want to find out more, please visit any of our branches or call our account managers using the contact numbers of our branches at the back cover.



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WORLDWIDE



MERBAN
MONEY TRANSFER

The Quickest & Simplest way
to receive money from Abroad

Contacts

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RIDGE BRANCH
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KUMASI BRANCH
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ADABRAKA BRANCH
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