

Terms and Conditions

GBTI Quick Cash Christmas Loan promotion offers customers up to \$300,000 for Christmas under the theme **“We Ain’t Waiting on Santa we buyin we own this Christmas”**.

The promotion is valid from November 1st 2021 to December 24, 2021.

The promotion captures Personal & Consumer Loans, Automobile Loans and Credit Cards.

Promotional Offers are as follows:

Personal/Consumer Care Loans:

Minimum - \$100,000 to a maximum of \$300,000

Unsecured – up to \$200,000

Secured - \$200,001 to \$300,000.

Interest Rate

10% - 14% per annum, computed on simple interest.

Repayment Terms - Up to 24 months (2 years).

Requirements:

Salaried Workers

1. ID card/passport or Driver's License.
2. Proof of Address.
3. TIN.
4. Proof of Income – Job Letter and two (2) months' pay slips.

Self-Employed Workers

1. Valid ID card/passport or Driver's License.
2. Proof of Address.
3. TIN.
4. Proof of Income – Two years Financial Statement (Balance Sheet and Income & Expenditure Statement) – or twelve (12) months bank statement and internal income & expenditure statement.
5. Business Registration if business is registered.

Unsecured Lending requirements

- Assignment of Salary.

- Promissory Note

Secured Lending Acceptable Security

- Bill of Sale (fees paid & document signed)
- Cash Collateral
- Assignment of Salary
- Customers with leverage on existing mortgage(s).

Automobile Loans:

Normal Lending guidelines applicable to Automobile Loans applies

*25% discount on Application/Negotiation fees apply

Prizes

At the end of the promotion, three successful loan customers will win cash prizes.

Winners will be randomly selected.

Prizes:

1st - \$100,000

2nd - \$75,000

3rd - \$50,000