



Haus Moni Bilong Yumi

MSME
Loans

BOUGAINVILLE ENTERPRISE LOANS

BE A PART OF
THE GROWING
BOUGAINVILLE
ECONOMY

4%

LOWEST
INTEREST RATE
IN PNG!

Start NOW with the **MSME**
Bougainville Enterprise Loan
Package >>

Light and Flexible repayment terms

BEL START-UP LOAN

Min-Max: K5,000 - K100,000

Interest Rate: 4.0%

Loan Service Fee: 1.0%

Equity: 20% - must be evidenced

Security: Moveable assets secured (PPSR)
Property where available
Terms and conditions apply

Term: Up to 3 years depending on purpose

TERMS & CONDITIONS

- ☐ Must have PNG National Identification (NID) Card
- ☐ Cash flow projections must be held and realistic
- ☐ Credit record must be clear with no defaults
- ☐ Application fee: 1.0%.
- ☐ Debt servicing: Must be above 2:1
- ☐ Repayments: Monthly
- ☐ Must have a bank account for loan repayment deductions
- ☐ Must have IPA Business Registration Certificate
- ☐ Must have IRC TIN number

CONTACT OFFICES

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BEL GROWER LOAN

Min-Max: Loans up to K500,000

Interest Rate: 4.0%

Loan Service Fee: 1.0%

Equity: 20% must be evidenced

Security: Moveable assets secured (PPSR)
Land security (clear title and valuation)
Guarantee from directors (if a company)

Term: 2 years up to 10 years depending on purpose

TERMS & CONDITIONS

- ☐ Must have PNG National Identification (NID) Card
- ☐ Annual returns both IPA and IRC show profitability
- ☐ Cash flows based on existing business
- ☐ Credit record must be clear with no defaults
- ☐ Application fee: 1.0%.
- ☐ Debt servicing: 2:1 based on future projections
- ☐ Above 1.5:1 on past history
- ☐ Repayments: Monthly
- ☐ Must have IPA Business Registration Certificate
- ☐ Must have IRC TIN number

Additional loan terms and conditions may apply. NDB reserves all rights.

HOW TO APPLY

- Visit your nearest NDB Branch
- Consult with NDB Lending Officers

FEES & CHARGES

- Non-refundable application fee of 1% of total loan amount
- See above

