

Terms and Conditions – 2018 Summer Loans

Loan Type:	Vacation Loan	Back-to-School Loan	Festival & Celebration Loan
Promotion Period	June 1 to Sept. 30	June 1 to Sept. 30	May 14 to Aug. 3
Security	Unsecured	Unsecured	Unsecured
Who can apply:	Anyone who qualifies	Anyone who qualifies	<ul style="list-style-type: none"> • Persons preparing for graduation and High School proms • Persons preparing for Summer Festivals (i.e. Music Festival, White Sands, Culturama)
Borrow Up To:	\$20,000.00	\$15,000.00	\$5,000.00
Maximum Term 1 (MT1): Maximum Term 2 (MT2):	13 months 24 months	12 months 15 months	12 months N/A
Interest Rate: MT1 MT2	10% 13%	9.5% 12.5%	10% N/A
How you can obtain a reduced interest rate:	Be a repeat customer without a default record	Be a repeat customer without a default record	Be a repeat customer (of any of the previous Summer Loans) without a default record
Your chance to win:	Apply successfully before July 31, 2018 and get a chance to win a US\$500.00 Prepaid Mastercard	Apply successfully and get a chance to win a \$250.00 voucher for school supplies	Apply before June 16 and get a chance to win your loan interest free