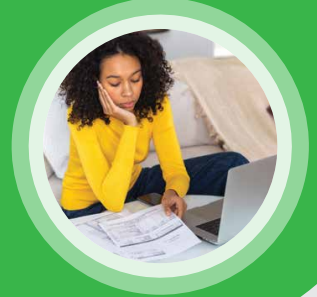
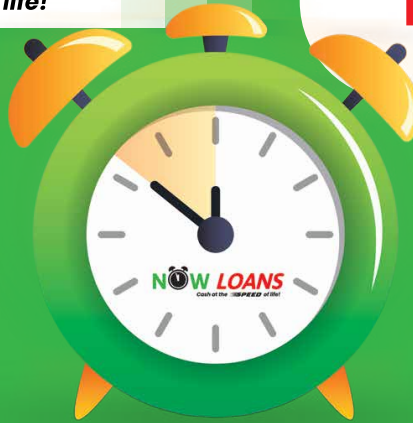


UP TO
\$40,000
UNSECURED



1. What is NOWLOANS?

NOWLOANS is a microloan product offered by St Kitts-Nevis-Anguilla National Bank (SKNANB), designed to provide quick and easy access to small amounts of cash for immediate financial needs. It is ideal for unexpected expenses, emergency situations, or bridging short-term financial gaps.

2. Who is eligible to apply for NOWLOANS?

To be eligible for NOWLOANS, you must be:

- A citizen or resident of St Kitts and Nevis.
- At least 18 years old.
- Employed or self-employed with a regular income.
- Able to provide necessary identification and income documentation.

3. How much can I borrow with NOWLOANS?

You can borrow up to \$40,000 depending on your financial needs and ability to repay.

4. What is the repayment period for NOWLOANS?

The repayment period for NOWLOANS is up to 3 years. You can choose a repayment plan that best suits your financial situation. Additionally, we offer a special 30-day loan option for situations where your expenses exceed your available funds for the month. These 30-day loans are interest-free, with only a required processing fee.

5. How do I apply for NOWLOANS?

Applying for NOWLOANS is simple:

- Visit our Express Banking Center at Bird Rock (opposite Wok Nation).
- Fill out the application form.
- Provide the required documents (e.g. 2 photo IDs, proof of income, proof of address).
- Receive same-day approval for your loan.

6. How quickly will I receive the funds?

Once your application is approved, funds are typically disbursed within 24 hours.

7. What are the interest rates for NOWLOANS?

NOWLOANS offers competitive interest rates that vary based on the loan amount and repayment period. However, our 30-day loans are interest-free, and all you pay is a processing fee. Please visit our website at www.sknanb.com for current rates.

8. Are there any fees associated with NOWLOANS?

Yes, NOWLOANS may include a processing fee and/or a late payment fee. Detailed information on all applicable fees will be provided during the application process.

9. Can I repay my loan early?

Yes, you can repay your NOWLOANS early. Early repayment may attract a fee.

10. What happens if I miss a payment?

If you miss a payment, you may be subject to a late fee, and it could negatively impact your credit rating. It is important to contact SKNANB as soon as possible if you anticipate any issues with repayment.

11. What can I use NOWLOANS for?

You can use NOWLOANS for a variety of personal and business needs, including:

- **Emergency Medical Expenses:** Cover unexpected medical bills or healthcare needs.
- **Home Repairs and Improvements:** Fund essential repairs and home renovations.
- **Educational Expenses:** Pay for school fees, books, or other educational costs.
- **Debt Consolidation:** Combine and pay off high-interest debts into one manageable loan.
- **Small Business Needs:** Invest in your small business, whether for inventory, equipment, or expansion.
- **Vehicle Repairs:** Take care of urgent vehicle repairs or maintenance.
- **Travel Expenses:** Finance a last-minute trip or vacation.

12. How is NOWLOANS different from a regular loan?

NOWLOANS differs from regular loans in several key ways:

- **Speed:** Same-day approval and disbursement within 24 hours.
- **Flexibility:** Smaller loan amounts up to \$40,000 with a repayment period of up to 3 years.
- **Special Options:** 30-day interest-free loan option, where only a processing fee is charged.
- **Accessibility:** Streamlined application process with fewer documentation requirements compared to traditional loans.

13. Can I apply for another NOWLOANS if I already have one?

Yes, you may be eligible to apply for another NOWLOANS once your current loan is paid off or if you have a good repayment history with SKNANB.

14. Can I use NOWLOANS to pay off other loans?

Yes, NOWLOANS can be used for debt consolidation, allowing you to combine and pay off high-interest debts into one manageable loan with potentially better terms.

15. What documents do I need to apply for NOWLOANS?

You will need to provide:

- Two valid IDs (passport, driver's license, or national ID).
- Proof of income (recent pay slips or bank statements).
- Proof of address (utility bill or rental agreement).
- Any other documents as required by SKNANB based on your application.

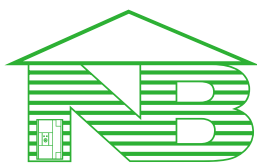
16. Can I increase my loan amount after it has been approved?

Once your loan has been approved and disbursed, you cannot increase the loan amount. However, you may apply for a new loan after repaying your current loan.

17. Who can I contact for more information?

For more information about NOWLOANS, please:

- **Email:** nowloans@sknanb.com
- **Log on to:** www.sknanb.com
- **Visit:** SKNANB Express Banking Center, Bird Rock



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