



SAVIOUR MICRO FINANCE LTD

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SAVIOUR LOAN PRODUCT FEATURES

"TERMS and CONDITIONS"

"EDUFUND Edutech Loans Infrastructure Loans"

"SME LOANS"

"MICRO LOANS Salary/InService Loans School Fees Loan"

Loan Amount

Min.	UGX. 500,000	UGX. 3,000,000	UGX. 500,000
Max.	UGX. 50,000,000	UGX. 50,000,000	UGX. 5,000,000

Fees and Charges

Application/CRB Report	UGX. 100,000	UGX. 100,000	UGX. 50,000
Processing	2% - 3%		
Credit Life	2%		
Loan Monitoring	5,000 per month		
Interest Rate	up to 1.5% to 5% Flat, Per Annum		
Cash Collateral	5% - 10%		
Legal Costs	Up to 3% of the Loan Amount		N/A
Stamp Duty	UGX. 7,000/= for loans UGX. 3.0mn and above		
Late Payment	0.5% Per Day of Installment in arrears		
Tracking Calls	UGX. 10,000 Per Call/Minute		
Bounced Cheque	UGX. 130,000 per cheque or Standing Order		
Tracking Visit	UGX. 200,000 Per visit to Business or Home		
Reschedule Fee	5% of Principal Outstanding		
Agency Collection	As per Invoice from Bailiff or Legal Firm but no more than 10%		

Repayment Period

Months	Up to 36 Months	Up to 6 Months	Up to 3 Months
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Repayment Mode

May be based on Cashflow	Monthly	Biweekly	Bi/Weekly
	Termly	Termly/Monthly	Monthly

Requirements

- Request full list from Customer Service Desk
- Application Fees are Non-Refundable

ACCEPTABLE SECURITIES

- Title Deeds: Mailo, Lease, Freehold or Local Authority Certificate with a Valuation Report and Search Report where required
- Kibanja or Land Sales Agreement, must be developed with a Certified and stamped Copy from the Local Council 1 Committee (Chair, Secretary and Defense)
- Plant and Machinery registered with URSB's SIMPLE
- Movable Chattels like Motor Vehicles complete with a search and valuation report where applicable, registered with URSB's SIMPLE;
- Stock of Business Goods registered with URSB's SIMPLE;
- Guarantor(s) with Proof of Homeownership e.g. Utility Bill in Guarantor's Name