

PERSONAL LOAN AGAINST FIXED DEPOSIT

OVERVIEW

Loan facility can be availed against Fixed Deposit held with BSI-UAE to get an instant access to your funds without having to liquidate your Fixed Deposits.

FEATURES

- Quick approval and simple documentation.
- Available to both salaried and self employed persons.
- Avail loan amount up to value of the Fixed Deposit denominated in AED and held with BSI-UAE.
- Flexible repayment tenor up to 48 months.
- Top - up facility upon 50% repayment of outstanding personal loan availed from BSI-UAE.
- Avail up to 2 EMIs Deferral (additional interest to be charged) per year subject to 6 consecutive installments are paid in full.
- Attractive interest rate, with 1% reduction in case of salary transfer to BSI.
- Third party Cash Collateral acceptable.

ELIGIBILITY CRITERIA

- Applicant(s) to have banking relationship with BSI-UAE.
- Minimum age to be 21 years.
- Evidence of regular monthly income / salary.

DOCUMENTS REQUIRED

- Fixed deposit to be held and pledged with BSI-UAE
- Personal Loan Application Form
- Valid passport, residence visa and Emirates ID
- Iranian National Card / Shanasnameh in case of Iranian National

Note:

- Final approval of your loan facility is subject to BSI-UAE credit policies, Complete Documentations and satisfactory AECB report.
- Terms and conditions shall apply.

For more information and suggestions / complaints kindly visit our website: www.banksaderat.ae or contact over email businesscare@bsi.co.ae or Tel +9714 6035267

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