

Dear Customer...

In order to avail a loan facility, customers are requested to furnish the following documents:

- Latest salary certificate/ certificate from the Public Institution for Social Security stating the monthly pension
- Bank Statement

Type of Loan Facilities & Guidelines:

Consumer Loans:

- Medium term personal loan
- Max Tenor: 60 months
- Max Amount: KD 15,000
- Purpose of Loan
 - Education
 - Treatment Expenses
 - Personal consumables and durables
- Debt Burden Ratio
 - Employed Customer(s): 40% of the net monthly salary (after deductions) - or continuous monthly income
 - Retired Customer(s): 30% of the net monthly salary (after deductions) - or continuous monthly income

Installment Loans:

- Long term personal loan
- Max Tenor: 180 months
- Max Amount: KD 70,000
- Purpose of Loan
 - Purchase of a private house
 - Refurbishment of private house
- Debt Burden Ratio
 - Employed Customer(s): 40% of the net monthly salary (after deductions) - or continuous monthly income
 - Retired Customer(s): 30% of the net monthly salary (after deductions) - or continuous monthly income

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