

Earthquake 24 Recovery

Loan Application Information Sheet and Process

Information:

- **Minimum loan amount:** VT 100,000
 - **Loan term:** From 6 months up to 5 years
 - **Interest rate:** 2%
 - **Repayment frequency:** Every two weeks (twice a month) or monthly
 - **Cash flow years:** 2024 and 2025
 - **Proof required:** Earthquake damage or relocation evidence
 - **Repayment can also be made via our digital platforms:** Vodafone M-Vatu or Digicel MyCash if accessing the bank is difficult
 - **Loan disbursement:** Payment will be made directly to the supplier or customer
 - **Processing fee:** Payable upfront and non-refundable
 - **Loan cannot be used to repay other existing loans**
 - **Standard loan criteria apply**
 - **All information above is subject to the bank's final decision**
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Process:

Collect and complete the application form. Make sure you meet everything listed in the **Checklist**.

Contact the bank or visit to make an appointment or speak with one of our helpful loan officers.

For more information, please contact:

1. Lending Department Team

- **Email:** lending@ruralbank.vu
- **Phone:** (678) 23140

You can also email reception@ruralbank.vu or call **23140** from **Monday to Friday, 9:00 AM to 4:00 PM**.

Checklist (for business owners/self-employed individuals):

Make sure you provide **all** the following before submitting your application:

- Fully completed and signed application form
- 12-month cash flow projection showing business income for loan repayment
- Business plan showing:
 - How the business operates
 - What the business does
 - How it will generate enough to repay the loan
- Identification (passport or birth certificate and other IDs such as:
 - National ID card, driver's license, or VNPF card)
- If an existing business:
 - Provide 6 months of **bank statements** and **loan statements** from other banks/lenders
- **Quotations** for all materials and products to be purchased with the loan

Let me know if you'd like this formatted into a downloadable document or need help filling out an application.