

1. Loan products and pricing for diaspora clients

Facility Name	Description	Tenure	Interest Rate (per annum)	Processing Fee	Financing Option
Diaspora Mortgage Loan	Financing the purchase of a complete residential property	Up to 20 years	16% – 17.5%	2% of the loan amount	100% financing for the first house and 80% for the second house.
Diaspora Construction Loan	Financing for the construction of residential or commercial properties	Up to 20 years	16% – 17.5%	2% of the loan amount	Up to 80% financing of the total project cost. Loan disbursement may be made in tranches aligned with construction milestones: • 40% – foundation and structural stage • 40% – roofing and finishing stage • 20% – final completion stage

2. Loan products and pricing for clients in Rwanda

Facility Name	Description	Tenure	Interest Rate (per annum)	Processing Fee	Financing Option
Mortgage Loan	Financing the purchase of a complete residential property	Up to 20 years	16% – 17.5%	2% of the loan amount	100% financing for the first house and 80% for the second house.
Construction Loan	Financing for the construction of residential or commercial properties	Up to 20 years	16% – 17.5%	2% of the loan amount	Up to 80% financing of the total project cost. Loan disbursement may be made in tranches aligned with construction milestones: • 40% – foundation and structural stage • 40% – roofing and finishing stage • 20% – final completion stage



- **Loan Requirements**
- Account in Equity Bank
- Copy of ID or passport
- Passport photo
- Copy of spouse ID if married
- Copy Employment Contract
- Stamped Pay Slips for the last 3 months
- Original Service and Salary Certificate
- Account statement for the last 3 months (if the salary is not channeled through Equity)
- Loan Authorization Form duly signed by the employer
- Evidence of marital status
- Property Valuation report (to include BOQ if it's a construction loan)
- Construction permit (Applicable on construction loans only)
- A refurbishment/expansion formal approval from the district authorities, where applicable