



GoodHands Finance

LOAN BROCHURE

Fair, transparent lending since 2009

Loans that leave you better off, not deeper in.

Every rate in this brochure is published. Every fee appears on your loan offer before you sign. You may repay early at any time with no penalty. Use the calculator on our website to see the total cost of any loan before you apply.

Our loans

LOAN	AMOUNT	TERM	RATE FROM
Personal loan	K500 - K20,000	6 - 36 months	14.5%
<i>Anything from a funeral to a fridge. Repaid by salary deduction where your employer allows it.</i>			
School fee loan	K500 - K12,000	6 - 24 months	12.0%
<i>Our lowest rate. Paid straight to the school, with a receipt back to you.</i>			
Business loan	K5,000 - K200,000	12 - 60 months	16.0%
<i>Stock, equipment and working capital. Bring six months of trading records.</i>			
Vehicle & asset finance	K10,000 - K150,000	12 - 60 months	15.0%
<i>Cars, trucks, machinery, generators. The asset secures the loan, which keeps the rate down.</i>			
Emergency loan	K300 - K3,000	1 - 6 months	20.0%
<i>Small, short, same-day where we can. Our dearest loan - take the smallest amount that solves it.</i>			
Top-up & refinance	K1,000 - K50,000	6 - 48 months	15.5%
<i>Consolidate what you already owe. We only refinance if the new deal is genuinely cheaper.</i>			

What it costs — a worked example

A K6,000 personal loan at 14.5% p.a. over 24 months, repaid fortnightly:

K133 per fortnight · 52 payments · K6,929 repaid in total · K929 of interest

Indicative. Excludes fees, which are listed in full on your loan offer.

Three ways to apply

Online

goodhandsfinance.com

About six minutes. You will see your repayment as you go, and a summary you can print at the end.

In branch

Section 24, Lot 7, Main St

Bring the form on page 3 and the documents listed on page 2. We can help you fill it in at the counter.

By phone

+675 555 0118

Not sure which loan fits? Ring us before you apply. There is no charge for a conversation.



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REQUIREMENTS

What to bring when you apply

Everyone needs

- ✓ Photo ID — National ID, passport or driver's licence
- ✓ Proof of where you live
- ✓ Bank statements for the last 3 months
- ✓ A completed application form (page 3)

If you earn a salary or wage

- ✓ Your last 3 payslips
- ✓ A letter from your employer confirming your position and start date

If you run your own business

- ✓ 6 months of business records or bank statements
- ✓ Your business registration certificate
- ✓ Tax file number

You may also need a guarantor

We usually ask for a guarantor if you have been earning for less than six months, or for business loans above K50,000. Your guarantor must have been earning for over twelve months and will need to bring their own ID, payslips and bank statements.

How it works

- 1 You apply**
Online at goodhandsfinance.com in about six minutes, or on paper at any branch.
- 2 We assess**
We check your income and existing commitments. A decision usually within 24 hours.
- 3 You read the offer**
One page, plain language, every cost listed. Take it home overnight if you want to.
- 4 Funds released**
Into your account, or straight to the school or supplier where that is the arrangement.

FOUR PROMISES, IN WRITING

- Every fee is disclosed before you sign.
- No penalty for repaying early — ever.
- We will say no when a loan would leave you short.
- Talk to us early if you are struggling, and we will restructure where we can.



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APPLICATION FORM

Print, complete in block letters, bring to any branch

Section A — About you

FULL NAME

DATE OF BIRTH

MOBILE NUMBER

EMAIL (OPTIONAL)

ID TYPE & NUMBER

WHERE YOU LIVE

Section B — Your income

EMPLOYER OR BUSINESS NAME

MONTHS THERE

YOUR POSITION

TAKE-HOME PAY PER PERIOD (K)

PAID (TICK ONE) ☐ WEEKLY ☐ FORTNIGHTLY ☐ MONTHLY

OTHER LOAN REPAYMENTS (K)

Section C — Your loan

LOAN TYPE (TICK ONE)

☐ Personal ☐ School fee ☐ Business ☐ Vehicle & asset ☐ Emergency ☐ Top-up

AMOUNT YOU WANT (K)

OVER HOW MANY MONTHS

WHAT IT IS FOR

Section D — Declaration

I confirm the details above are true and complete. I agree to GoodHands Finance contacting me and making the checks needed to assess this application. I understand this form is an application, not an offer of credit, and that approval is subject to assessment.

SIGNATURE

DATE

OFFICE USE ONLY

Reference _____ Received by _____ Date _____ Decision _____