

PURCHASER CLASSICAL LOAN



©QUANTUM

The **Purchaser Classical Loan** is meant for purchasers of housing programmes developed by real estate promoters having a loan or a partnership agreement with CFC.

Specifications

- ✓ Maximum amount of loan : **150 million CFAF**
- ✓ Length of loan : **up to 25 years**
- ✓ Interest rate :
 - 👉 Ordinary scheme : **6% inclusive of taxes**
 - 👉 Social/government programmes: **5% inclusive of taxes**
- ✓ Overall deferment : **1 to 12 months**
- ✓ Minimum personal contribution : **10% depending on the client's borrowing capacity**

Advantages :

- ✓ No land certificate requested from buyers;
- ✓ Eased procedure for obtaining the parceled-out land certificate by the land estate promoter;
- ✓ Personal contribution 10% lower than the amount required for the Ordinary Classical Loan.

Financed projects :

- ✓ Purchase of building plot;
- ✓ Purchase of building plot + construction works
- ✓ Purchase of house;
- ✓ Purchase of house + works.



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LIST OF DOCUMENTS TO BE PRODUCED

For the applicant:

- 👉 One handwritten application to the Director General of CFC, indicating the purpose (purchase of plot, purchase of plot + construction works, construction works, etc.), the project's cost, the need for funding (amount of loan), etc.
- 👉 Signed client's information sheet + 2X4 identification pictures;
- 👉 Copy of National identification card;
- 👉 Registration attestation indicating the Personal Identification Number (NIU)
- 👉 Copy of Marriage certificate or celibacy for unmarried people;
- 👉 Employment justifications, attestation of presence at work, fixed term employment contract except for NGO workers;
- 👉 Earnings justifications, that is the last 3 (three) pay slips;
- 👉 Bank statement for the last 6 months.

Note : for clients of the diaspora, see the list of documents provided for them.

For the project:

- 👉 Reservation contract signed with a land estate promoter.

