



Umb quot solar loan quot ghana

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Secured loans: We arrange secured loans from a panel of lenders. We receive commission upon completion. Any quote is inclusive of the Broker Fee and all associated costs which is calculated as 12% of the net loan amount, capped at a maximum of ₵4,495. Loans are subject to status, and the rate you are offered may change based on your individual circumstances. 12.4% APRC representative.

Customer names have been changed to protect their confidentiality. Average reduction in outgoings of more than ₵700 per month for customers taking a loan for debt consolidation in the last 12 months.

Personal loans - Representative example: If you borrow ₵2,500 over 36 months at an annual interest rate of 39.39% (fixed), Representative 39.39% APR, you would pay ₵111.22 per month. The total amount repayable will be ₵4,003.92 Rates from 11.08% to 99.9% APR, which allows us to help customers with a range of credit profiles.

A soft search is an enquiry on your credit report, typically carried out by a prospective lender or broker. It shows some of your basic information to help confirm your identity and give the lender an overview of your financial situation. Importantly, soft searches do not affect your credit score and are only visible to you.

APR (annual percentage rate) represents the total cost of borrowing to the customer over a year. It's shown as a percentage and includes all interest and charges, for ease of comparison.

APRC (annual percentage rate of charge) represents the total cost of a secured loan or mortgage to the customer, shown as an annual percentage of the total loan amount. It includes all interest rates and charges applied over the full loan term, making it useful for comparison.

Yes, you may be able to get a loan with bad credit, as each lender uses their own criteria. Some lenders specialise in lending to those with a less-than-perfect credit history, but they may charge higher interest rates. Here at Ocean, we have access to a wide panel of trusted lenders, meaning we can help you find a loan whatever your credit score.



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Contact us for free full report

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