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2. Great News. Civil servants now can get their money the same day.
3. Repayment Period: Minimum 6 months Maximum 60 months. Civil servants pay less interest if the repayment period is short.
4. Loan amount: Minimum MK50,000.00 and maximum MK5.0Million. Basically, the loan amount you can access is the direct function of your affordability.
5. No Requirement for Registration Fees;
6. No requirement to open and maintain a bank account with us or any bank
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10. No Loan Processing Fees or Loan Application Fees charged.
11. FMC insures the loan for credit life on your behalf.
12. Interest is calculated on a declining basis.
13. The loan amount applied for is exactly the amount credited to your bank account.
14. The monthly instalment remains the same as agreed throughout the repayment period.
15. The repayment period remains the same as agreed at the acceptance of the loan.
16. Loan disbursement is secure. Funds transferred to your Bank Account. NOW all loans of 200,000.00 and below disbursement is through mobile wallet.
17. Loan disbursement is within 48 hours of you submitting a duly completed Loan Application Form. Loans of 200,000 and below as long as LAF is submitted before noon, funds are disbursed the same day through mobile wallet. Do not go to Katapila. You will get hurt.
18. CHAM employees with government employment numbers are welcome.
19. Settlement Letters issued by other lenders are accepted. We buy loans for civil servants.
20. Top Up Loans are available as long as affordability is available.

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