

Access Bank - Loan details

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Loan amount ₦10,000 - ₦5,000,000
Interest from 4.00%
Term 1 - 36 months
Approval 24 hours

Access Bank personal loans from ₦10,000 to ₦5,000,000 at 4% monthly.

Pros <ul style="list-style-type: none">• Nigeria's largest commercial bank• Personal loans up to ₦30,000,000• Multiple application channels (app, USSD, branch)• Competitive rates for salary earners• 50+ million customers nationwide	Cons <ul style="list-style-type: none">• May require salary domiciliation for best terms• Lengthy documentation for large loans• Processing 2-5 days for term loans
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Representative example

Loan amount	₦255,000
Term	12 months
Monthly interest	4.00%
Monthly repayment	₦31,450
Total interest	₦122,400
Total payable	₦377,400

* Example is for illustration only. Actual terms confirmed upon approval.

Requirements

- Active Access Bank account (or willing to open one)
- Valid government-issued ID
- 3 recent payslips
- 6-month bank statement
- BVN
- Employment confirmation letter

Company information

Company	Access Bank Plc
Address	Plot 999C, Danmole Street, Victoria Island, Lagos
Website	https://www.accessbankplc.com