Aella – Loan details

CoolFinance.com.ng – Independent loan comparison Nigeria | coolfinance.com.ng/loan/aella

Loan amount	₦2,000 – ₦1,000,000
Interest from	6.00%
Term	1 – 3 months
Approval	2 hours

Aella mobile loans up to ₦1,000,000 for employees and individuals.

Pros
- Fast fully digital application
- No physical branch visit needed
- Offers healthcare financing in addition to loans
- Available to salary earners and self-employed
- Loans up to ₦1,000,000

Cons
- Short repayment periods (1-3 months)
- Monthly interest can be high
- Late repayment penalties apply

Representative example

Loan amount	₦251,000
Term	3 months
Monthly interest	6.00%
Monthly repayment	₦98,727
Total interest	₦45,180
Total payable	₦296,180

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

Requirements

- Valid BVN
- Government-issued ID
- Active Nigerian bank account
- Smartphone (Android or iOS)
- Payslip or employer info (for salary earners)

Company information

Company	Aella Limited
Address	Lagos, Nigeria
Website	https://aellaapp.com