Branch – Loan details

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

Loan amount	₦1,000 – ₦500,000
Interest from	1.00%
Term	1 – 12 months
Approval	Within 24 hours

Branch gives instant loans from ₦1,000 to ₦500,000 through its mobile app. No office visits, no paperwork, and no collateral. Your loan limit grows the more you borrow and repay on time.

Pros
- No collateral or guarantor required
- Loans paid within minutes of approval
- Your limit increases with each repayment
- Available on Android and iOS
- No office visit required

Cons
- Interest rates are high for first-time borrowers
- Starting limits are low
- Requires a smartphone with mobile data

Representative example

Loan amount	₦250,500
Term	12 months
Monthly interest	1.00%
Monthly repayment	₦23,380
Total interest	₦30,060
Total payable	₦280,560

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

Requirements

- Nigerian bank account
- BVN (Bank Verification Number)
- Android or iOS smartphone
- Valid Nigerian phone number

Company information

Company	Branch International Financial Services Limited
Address	5B Mambilla Street, Maitama, Abuja, FCT
Website	https://branch.co