Carbon – Loan details

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

Loan amount	₦1,500 – ₦1,000,000
Interest from	1.00%
Term	1 – 16 months
Approval	24 hours

Online loans up to ₦1,000,000 with interest from 1% monthly and approval within 24 hours.

Pros
- One of Nigeria's oldest and most trusted digital lenders
- Interest from 1% per month for repeat borrowers
- Loans, savings, investments and payments in one app
- No paperwork needed
- Limits grow significantly with good history

Cons
- New users start with very low limits
- Maximum tenure only 12 months
- App performance can be inconsistent at peak times

Representative example

Loan amount	₦250,750
Term	12 months
Monthly interest	1.00%
Monthly repayment	₦23,403
Total interest	₦30,090
Total payable	₦280,840

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

Requirements

- Valid BVN
- Active Nigerian bank account
- Valid ID
- Carbon mobile app (Android or iOS)
- Nigerian phone number
- Minimum age 18 years

Company information

Company	One Finance & Investments Limited
Address	1224 Bishop Oluwole St, Victoria Island, Lagos
Website	https://getcarbon.co