Credit Direct – Loan details

CoolFinance.com.ng – Independent loan comparison Nigeria | coolfinance.com.ng/loan/credit-direct

Loan amount	₦10,000 – ₦5,000,000
Interest from	0.00%
Term	1 – 12 months
Approval	24 hours

Credit Direct consumer loans up to ₦5,000,000 for employees and SMEs.

Pros
- FCMB Group subsidiary (reputable)
- Loans up to ₦5,000,000
- Rapid 24-hour disbursement
- Serves both public and private sector employees
- CBN regulated

Cons
- Salary domiciliation required
- Limited to employed individuals
- Interest can be high for longer tenures

Representative example

Loan amount	₦255,000
Term	12 months
Monthly interest	0.00%
Monthly repayment	₦21,250
Total interest	₦0
Total payable	₦255,000

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

Requirements

- Salary domiciliation mandate or proof of income
- Valid government-issued ID
- 3 recent payslips
- 3-6 month bank statement
- Employer confirmation letter
- BVN

Company information

Company	Credit Direct Limited
Address	FCMB House, Ahmadu Bello Way, Victoria Island, Lagos
Website	https://www.creditdirect.ng