# Fidelity Bank – Loan details

CoolFinance.com.ng – Independent loan comparison Nigeria | coolfinance.com.ng/loan/fidelity-bank

Loan amount ₦50,000 – ₦10,000,000

Interest from 2.00%

Term 6 – 36 months

Approval 24 hours

Fidelity Bank offers personal loans and salary advances for public and private sector employees. Amounts go up to ₦10 million with repayment terms up to 3 years.

**Pros**
- Competitive rates for salary earners
- Borrow up to ₦10 million
- Repayment terms up to 36 months
- Separate salary advance product available
- CBN-licensed commercial bank

**Cons**
- Fidelity Bank account required
- Documentation process takes time
- Only for formal sector employees
- Decisions take up to 24 hours

## Representative example

| | |
|---|---|
| Loan amount | ₦275,000 |
| Term | 12 months |
| Monthly interest | 2.00% |
| Monthly repayment | ₦28,417 |
| Total interest | ₦66,000 |
| Total payable | ₦341,000 |

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

## Requirements

- Fidelity Bank salary account
- 3 recent payslips
- Employment confirmation letter
- Valid ID (NIN slip, voter's card, passport or driver's licence)
- BVN

## Company information

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|---|---|
| Company | Fidelity Bank PLC |
| Address | Fidelity Place, 2 Kofo Abayomi Street, Victoria Island, Lagos State |
| Website | https://www.fidelitybank.ng |