

Fidelity Bank - Loan details

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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 <ul style="list-style-type: none">• 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 <ul style="list-style-type: none">• Fidelity Bank account required• Documentation process takes time• Only for formal sector employees• Decisions take up to 24 hours
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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

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