

Specta - Loan details

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Loan amount ₦10,000 – ₦5,000,000
Interest from 5.00%
Term 1 – 60 months
Approval 5 minutes

Specta by Sterling Bank – loans up to ₦5,000,000 in 5 minutes.

Pros <ul style="list-style-type: none">• Very fast 5-minute disbursement• High limit ₦5M• No branch visit needed	Cons <ul style="list-style-type: none">• 5% monthly rate• Available to Sterling customers primarily
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Representative example

Loan amount	₦255,000
Term	12 months
Monthly interest	5.00%
Monthly repayment	₦34,000
Total interest	₦153,000
Total payable	₦408,000

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

Requirements

- Nigerian citizen
- BVN
- Age 18+
- Valid ID
- Bank account

Company information

Company	Specta by Sterling Bank
Address	20 Marina, Lagos Island, Lagos
Website	https://specta.ng