Zenith Bank – Loan details

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

Loan amount	₦10,000 – ₦5,000,000
Interest from	9.00%
Term	6 – 24 months
Approval	24 hours

Zenith Bank personal loans from ₦10,000 to ₦5,000,000 at 9% monthly.

Pros
- Tier-1 bank with strong regulation
- Competitive rates for salary earners
- Loans up to ₦5,000,000
- Available nationwide (500+ branches)
- Pre-approved limits for existing customers

Cons
- Account required with 6-month salary history
- Processing can take 2-5 working days
- May require collateral for large amounts

Representative example

Loan amount	₦255,000
Term	12 months
Monthly interest	9.00%
Monthly repayment	₦44,200
Total interest	₦275,400
Total payable	₦530,400

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

Requirements

- Active Zenith Bank account
- Minimum 6 months salary domiciliation
- Valid ID (NIN, passport or driver's licence)
- 3 recent payslips
- 6-month bank statement
- Employer confirmation letter

Company information

Company	Zenith Bank Plc
Address	Plot 84, Ajose Adeogun Street, Victoria Island, Lagos
Website	https://www.zenithbank.com