



KEY FACTS STATEMENT

(THIS IS NOT AN OFFER OF CREDIT OR CONTRACT)

This Key Facts Statement (KFS) summarized key information of the loan you are interested in and can be used for comparison purposes between different credit provider.

DISCLOSURE DATE: May 2026. This is the date at which the information is correct. Note that the final loan feature may differ because of your personal financial position or due to a change in the information provided, including interest rates, and fees and charges.

LENDING AGAINST TURNOVER LOAN (RLAT)

(THIS IS A SAMPLE BASED ON A ₦100,000 DIGITAL LOAN FACILITY)

THE LOAN		TOTAL COST TO CONSUMER	
Loan amount:	Up to 20% of average turnover, subject to a max. of ₦300,000	Total amount you pay back ₦ 129,256.59	
Tenor:	90 days (three month)	This means you will pay back ₦129.26 for every ₦1,000 borrowed	
Interest rate:	13% monthly	Annual percentage Rate (APR) 118.65% This reflects the total cost of the credit on a yearly basis expressed as percentage, using the information of the disclosure date. It is a useful tool for comparison with similar loans	
Collateral:	No		

Specific Information About Your LATO Loan

Loan Received:	₦100,000
Interest Rate: (Variable interest rates may change)	13% monthly
Total Interest Charges (Total interest you will pay): (Total interest may increase for variable interest rates)	₦ 27,056.59
Total fees and charges: (Total other charges you will pay throughout the duration of the loan)	₦2,200
Total Cost of Credit: (This is made up of total interest and other charges for the tenor of the loan)	₦ 29,256.59

Repayment	
Repayment Amount: (Amount you will need to repay on due date)	₦ 42,352.20 month 1 ₦ 42,352.20 month 2 ₦ 42,352.20 month 3
Date of First Repayment:	Anniversary date (30-days) after loan has been disbursed
Date on which other repayment are due:	Anniversary date for the duration of the tenor
Total Number of Repayments:	3

Note: that the amount required to be paid (for each and total) does not include fees which are dependent on events that may not occur (for example, late payment/penal charge)

Fees and charges comprise of:

(A) Credit Provider's Fees		(B) Third-party Fees/Charges	
(List all applicable lending fees)		(List all applicable 3rd party fees)	
(1) Interest	₦27,056.59	(1) Credit Life Insurance	₦1,200
(2) Management Fee	₦1,000		
Total (A)	₦28,056.59	Total (B)	₦1,200
			-
Total fees and charges (A+B)	₦29,256.59		

Penalties and Additional Requirements

- **Late Payment:** If a payment is more than 7 days from the due date, you will be charged 1% flat per month on the overdue amount.
- **Early Liquidation of the Loan:** You will not be charged any extra fee if you pay off your loan before maturity date.
- **Disbursement:** Loans are usually disbursed instantly, however in some rare cases, delays are caused by third parties outside the control of Access Bank. Such delays are generally resolved within 24hrs and we will keep you informed as to when your loan will disburse.
- **Cooling-Off Period:** The borrower agrees to waive 3-day cooling off period to enable disbursement of the loan.
- **Variations:** The interest rate, and fees and charges, disclosed here may change, including during your contract. You should receive notice of any change after your contract is entered into.



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LENDING AGAINST TURNOVER LOAN FOR PREMIUM CUSTOMERS

(THIS IS A SAMPLE BASED ON A ₦100,000 DIGITAL LOAN FACILITY)

THE LOAN		TOTAL COST TO CONSUMER	
Loan amount:	Up to 30% of average turnover, subject to a max. of ₦500,000	Total amount you pay back	₦ 122,334.44
Tenor:	90 days (three month)	This means you will pay back	₦122.33 for every ₦1,000 borrowed
Interest rate:	10% monthly	Annual percentage Rate (APR)	90.58% This reflects the total cost of the credit on a yearly basis expressed as percentage, using the information of the disclosure date. It is a useful tool for comparison with similar loans
Collateral:	No		

Specific Information About Your LATO Loan for Premium Customers

Loan Received:	₦100,000
Interest Rate: (Variable interest rates may change)	10% monthly
Total Interest Charges (Total interest you will pay): (Total interest may increase for variable interest rates)	₦ 20,634.44
Total fees and charges: (Total other charges you will pay throughout the duration of the loan)	₦1,700
Total Cost of Credit: (This is made up of total interest and other charges for the tenor of the loan)	₦ 22,334.44



Repayment	
Repayment Amount:	₦ 40,211.48 month 1
(Amount you will need to repay on due date)	₦ 40,211.48 month 2
	₦ 40,211.48 month 3
Date of First Repayment:	Anniversary date (30-days) after loan has been disbursed
Date on which other repayment are due:	Anniversary date for the duration of the tenor
Total Number of Repayments:	3

Note: that the amount required to be paid (for each and total) does not include fees which are dependent on events that may not occur (for example, late payment/penal charge)

Fees and charges comprise of:

(A) Credit Provider's Fees		(B) Third-party Fees/Charges	
(List all applicable lending fees)		(List all applicable 3rd party fees)	
(1) Interest	₦20,634.44	(1) Credit Life Insurance	₦700
(2) Management Fee	₦1,000		
Total (A)	₦21,634.44	Total (B)	₦700
Total fees and charges (A+B)	₦22,334.44		-

Penalties and Additional Requirements

- **Late Payment:** If a payment is more than 7 days from the due date, you will be charged 1% flat per month on the overdue amount.
- **Early Liquidation of the Loan:** You will not be charged any extra fee if you pay off your loan before maturity date.
- **Disbursement:** Loans are usually disbursed instantly, however in some rare cases, delays are caused by third parties outside the control of Access Bank. Such delays are generally resolved within 24hrs and we will keep you informed as to when your loan will disburse.
- **Cooling-Off Period:** The borrower agrees to waive 3-day cooling off period to enable disbursement of the loan.
- **Variations:** The interest rate, and fees and charges, disclosed here may change, including during your contract. You should receive notice of any change after your contract is entered into.



Have a complaint or a query?

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LATO TRADER (TLAT)

(THIS IS A SAMPLE BASED ON A ₦100,000 DIGITAL LOAN FACILITY)

THE LOAN		TOTAL COST TO CONSUMER	
Loan amount:	Up to 20% of average turnover, subject to a max. of ₦500,000	Total amount you pay back ₦ 124,463.92	
Tenor:	90 days (three months)	This means you will pay back ₦124.46 for every ₦1,000 borrowed	
Interest rate:	11% monthly	Annual percentage Rate (APR) 99.21% This reflects the total cost of the credit on a yearly basis expressed as percentage, using the information of the disclosure date. It is a useful tool for comparison with similar loans	
Collateral:	No		

Specific Information About Your LATO Trader Loan	
Loan Received:	₦100,000
Interest Rate: (Variable interest rates may change)	11% monthly
Total Interest Charges (Total interest you will pay): (Total interest may increase for variable interest rates)	₦22,763.92
Total fees and charges: (Total other charges you will pay throughout the duration of the loan)	₦1,700
Total Cost of Credit: (This is made up of total interest and other charges for the tenor of the loan)	₦24,463.92

Repayment	
Repayment Amount:	₦ 40,921.31 month 1
(Amount you will need to repay on due date)	₦ 40,921.31 month 2
	₦ 40,921.31 month 3
Date of First Repayment:	Anniversary date (30-days) after loan has been disbursed
Date on which other repayment are due:	Anniversary date for the duration of the tenor
Total Number of Repayments:	3

Note: that the amount required to be paid (for each and total) does not include fees which are dependent on events that may not occur (for example, late payment/penal charge)

Fees and charges comprise of:

(A) Credit Provider's Fees		(B) Third-party Fees/Charges	
(List all applicable lending fees)		(List all applicable 3rd party fees)	
(1) Interest	₦22,763.92	(1) Keyman Insurance	₦700
(2) Management Fee	₦1,000		
Total (A)	₦23,763.92	Total (B)	₦700
			-
Total fees and charges (A+B)	₦24,463.92		

Penalties and Additional Requirements

- **Late Payment:** If a payment is more than 7 days from the due date, you will be charged 1% flat per month on the overdue amount.
- **Early Liquidation of the Loan:** You will not be charged any extra fee if you pay off your loan before maturity date.
- **Disbursement:** Loans are usually disbursed instantly, however in some rare cases, delays are caused by third parties outside the control of Access Bank. Such delays are generally resolved within 24hrs and we will keep you informed as to when your loan will disburse.
- **Cooling-Off Period:** The borrower agrees to waive 3-day cooling off period to enable disbursement of the loan.
- **Variations:** The interest rate, and fees and charges, disclosed here may change, including during your contract. You should receive notice of any change after your contract is entered into.



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PAYDAY CONSISTENT INFLOW (PDCI)

(THIS IS A SAMPLE BASED ON A ₦100,000 DIGITAL LOAN FACILITY)

THE LOAN		TOTAL COST TO CONSUMER	
Loan amount:	30% of monthly salary, subject to maximum of ₦1,000,000	Total amount you pay back	₦ 108,300
Tenor:	30 days	This means you will pay back	₦108.30 for every ₦1,000 borrowed
Interest rate:	7% flat	Annual percentage Rate (APR)	100.98% This reflects the total cost of the credit on a yearly basis expressed as percentage, using the information of the disclosure date. It is a useful tool for comparison with similar loans
Collateral:	No		

Specific Information About Your Payday Consistent inflow Loan

Loan Received:	₦100,000
Interest Rate: (Variable interest rates may change)	7% flat
Total Interest Charges (Total interest you will pay): (Total interest may increase for variable interest rates)	₦7,000
Total fees and charges: (Total other charges you will pay throughout the duration of the loan)	₦1,300
Total Cost of Credit: (This is made up of total interest and other charges for the tenor of the loan)	₦8,300



Repayment

Repayment Amount: (Amount you will need to repay on due date)	₦ 108,300
Date of First Repayment:	Anniversary date (30-days) after loan has been disbursed
Date on which other repayment are due:	Anniversary date for the duration of the tenor
Total Number of Repayments:	1

Note: that the amount required to be paid (for each and total) does not include fees which are dependent on events that may not occur (for example, late payment/penal charge)

Fees and charges comprise of:

(A) Credit Provider's Fees		(B) Third-party Fees/Charges	
(List all applicable lending fees)		(List all applicable 3rd party fees)	
(1) Interest	₦7,000	(2) Keyman Insurance	₦300
(2) Management Fee	₦1,000		
Total (A)	₦8,000	Total (B) ₦300	-
Total fees and charges (A+B)	₦8,300		

Penalties and Additional Requirements

- **Late Payment:** If a payment is more than 7 days from the due date, you will be charged 1% flat per month on the overdue amount.
- **Early Liquidation of the Loan:** You will not be charged any extra fee if you pay off your loan before maturity date.
- **Disbursement:** Loans are usually disbursed instantly, however in some rare cases, delays are caused by third parties outside the control of Access Bank. Such delays are generally resolved within 24hrs and we will keep you informed as to when your loan will disburse.
- **Cooling-Off Period:** The borrower agrees to waive 3-day cooling off period to enable disbursement of the loan.
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PAYDAY CONSISTENT INFLOW (PDEC)

(THIS IS A SAMPLE BASED ON A ₦100,000 DIGITAL LOAN FACILITY)

THE LOAN		TOTAL COST TO CONSUMER	
Loan amount:	75% of monthly salary, subject to maximum of ₦2,000,000	Total amount you pay back	₦ 115,500
Tenor:	90 days (three months)	This means you will pay back	₦115.50 for every ₦1,000 borrowed
Interest rate:	7% monthly	Annual percentage Rate (APR)	63.67%
Collateral:	No	This reflects the total cost of the credit on a yearly basis expressed as percentage, using the information of the disclosure date. It is a useful tool for comparison with similar loans	

Specific Information About Your Payday Consistent inflow Loan

Loan Received: **₦100,000**

Interest Rate: **7% monthly**
(Variable interest rates may change)

Total Interest Charges (Total interest you will pay):
(Total interest may increase for variable interest rates)

	₦7,000.00 month 1
	₦4,666.67 month 2
	₦2,333.33 month 3

Total fees and charges:
(Total other charges you will pay throughout the duration of the loan) **₦1,500**



Total Cost of Credit:
(This is made up of total interest and other charges for the tenor of the loan) **₦15,500**

Repayment

Repayment Amount:
(Amount you will need to repay on due date) **₦ 115,500**

Date of First Repayment: Anniversary date (30-days) after loan has been disbursed

Date on which other repayment are due: Anniversary date for the duration of the tenor

Total Number of Repayments: **3**

Note: that the amount required to be paid (for each and total) does not include fees which are dependent on events that may not occur (for example, late payment/penal charge)

Fees and charges comprise of:

(A) Credit Provider's Fees		(B) Third-party Fees/Charges	
(List all applicable lending fees)		(List all applicable 3rd party fees)	
(1) Interest	₦14,000	(3) Keyman Insurance	₦500
(2) Management Fee	₦1,000		
Total (A)	₦15,000	Total (B) ₦500	-
Total fees and charges (A+B)	₦15,500		

Penalties and Additional Requirements

- **Late Payment:** If a payment is more than 7 days from the due date, you will be charged 1% flat per month on the overdue amount.
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