



## NCB University College of the Caribbean Student Loan Programme

The NCB University College of the Caribbean (UCC) Student Loan Programme is the latest addition to the NCB family of loans. The loan is designed for the payment of tuition fees for graduate & undergraduate programmes offered by the UCC.

Here's what you need to know about the **NCB University College of the Caribbean (UCC) Student Loan**

<b>Target Customer</b>	<ul style="list-style-type: none"> <li>• <b>Primary Target</b> - Part time students who are employed, desirous of pursuing undergraduate and graduate courses of study.</li> <li>• <b>Secondary Target</b> - Parents of full time students (who are not employed).</li> </ul>
<b>Benefits</b>	<ul style="list-style-type: none"> <li>• Low Interest Rate</li> <li>• 48 Hours processing time</li> <li>• Competitive Repayment Terms</li> <li>• Low Fees</li> <li>• No collateral required</li> </ul>
<b>Interest Rate</b>	<b>18.50% p.a.</b>
<b>Maximum Financing</b>	Minimum Loan Amount - JMD\$100,000 Maximum Loan Amount - JMD\$1,500,000 or USD Equivalent
<b>Repayment Method &amp; Period</b>	<ul style="list-style-type: none"> <li>• Salary Deduction</li> <li>• Salary Assignment</li> <li>• Up to 60 months to repay (conditions apply)</li> </ul>
<b>Fees</b>	<b>\$1,000 (Plus GCT) annual facility maintenance fee</b>
<b>Processing Time</b>	<b>Within 48 hours (provided all documentation and other requirements are found to be in good order)</b>
<b>Required Documentation Include</b>	<b>In addition to other loan documentation, you may need:</b> <ul style="list-style-type: none"> <li>• Tuition Letter/School fee voucher from the University College of the Caribbean</li> <li>• Valid photo identification</li> <li>• Copy of last Utility bill (Electricity, water, internet or telephone bill)</li> <li>• Twelve (12) months account statement from your financial institution</li> <li>• TRN Card</li> <li>• Salary Verification Letter and last pay slip OR copy of last three (3) salary slips</li> </ul>