



## **STRATEGIC PARTNERSHIP**

**BETWEEN**

***THE GHANA REGISTERED NURSES AND MIDWIVES' ASSOCIATION***

**&**

***CALBANK PLC AND UNIVERSAL MOTORS***

**Forward Together...**



## Auto Loan (CalBank Account Holders)

<b>PRODUCT</b>	CalBank/Universal Motors Auto Loan
<b>Product Description</b>	This facility is specially designed for the members of the Ghana Registered Nurses and Midwives Association (GRNMA) to purchase any vehicle of their choice.
<b>Maximum Amount</b>	50% of applicant's disposable income.
<b>Tenor</b>	Maximum of 84 months (7 years)
<b>Interest Rate</b>	Fixed Rate of 18% per annum
<b>Processing Fee</b>	0.75% of Facility Amount
<b>Security</b>	<ul style="list-style-type: none"><li>• Charge over Vehicle being financed</li><li>• Personal Guarantee of the borrower</li><li>• Assignment of salaries and allowances</li></ul>
<b>***EXTRA</b>	No need for 20% equity contribution Special insurance payment package for tenure of facility. Attached is the repayment schedule

## Auto Loan (Non-CalBank Account Holders)

<b>PRODUCT</b>	CalBank/Universal Motors Auto Loan
<b>Product Description</b>	This facility is specially designed for the members of the Ghana Registered Nurses and Midwives Association (GRNMA) to purchase any vehicle of their choice.
<b>Maximum Amount</b>	50% of applicant's disposable income.
<b>Tenor</b>	Maximum of 84 months (7 years)
<b>Interest Rate</b>	Fixed Rate of 18% per annum
<b>Processing Fee</b>	0.75% of Facility Amount
<b>Security</b>	<ul style="list-style-type: none"><li>• Charge over Vehicle being financed</li><li>• Personal Guarantee of the borrower</li><li>• Assignment of salaries and allowances</li></ul>
<b>***EXTRA</b>	No need for 20% equity contribution Special insurance payment package for tenure of facility. Attached is the repayment schedule
<b>Further Obligation</b>	<b><i>3% charge from Controller and Accountant General for making deductions to CalBank PLC</i></b>

# POLO HATCHBACK



## Hatchback S (GHS 59,670.00)

**Transmission:** Automatic/Manual

**Engine Size:** 1.6 liters

**No. of seats:** five (5)

**Monthly Repayment:**

**CalBank Clients:** GHS1,263.54

**Non-CalBank Clients:** GHS1,301.45

**Tenor:** 7 years (84 months)

**Minimum Net Salary eligible:**

CalBank Clients: GHS2,527.08

Non-CalBank Clients: GHS 2,602.89

## Hatchback SE (GHS63,954.00)

**Transmission:** Automatic/Manual

**Engine Size:** 1.6 liters

**No. of seats:** five (5)

**Monthly Repayment:**

**CalBank Clients:** GHS1,354.26

**Non-CalBank Clients:** GHS1,394.88

**Tenor:** 7 years (84 months)

**Minimum Net Salary eligible:**

CalBank Clients: GHS 2,708.51

Non-CalBank Clients: GHS2,789.77

# POLO SEDAN



**Polo Sedan Highline (FBU)-GHS90,000**



**Transmission:** Automatic

**Engine Size:** 1.6 liters

**No. of seats:** five (5)

**Monthly Repayment:**

***CalBank Clients:*** GHS1,905.79

***Non-CalBank Clients:*** GHS1,962.97

**Tenor:** 7 years (84 months)

**Minimum Net Salary eligible:**

**CalBank Clients:** GHS3,811.58

**Non-CalBank Clients:** GHS3,925.93

# PASSAT



## Passat Trendline (GHS167,970.00)

**Transmission:** Automatic/Manual

**Engine Size:** 2.5 liters

**No. of seats:** five (5)

**Monthly Repayment:**

**CalBank Clients:** GHS3,556.84

**Non-CalBank Clients:** GHS3,663.55

**Tenor:** 7 years (84 months)

**Minimum Net Salary eligible:**

CalBank Clients: GHS7,113.69

Non-CalBank Clients: GHS7,327.10

## Passat Comfortline (GHS 188,820.00)

**Transmission:** Automatic/Manual

**Engine Size:** 2.5 liters

**No. of seats:** five (5)

**Monthly Repayment:**

**CalBank Clients:** GHS3,998.35

**Non-CalBank Clients:** GHS4,118.30

**Tenor:** 7 years (84 months)

**Minimum Net Salary eligible:**

CalBank Clients: GHS7,996.71

Non-CalBank Clients: GHS8,236.61

# TIGUAN



## Tiguan Trendline (GHS165,174.00)

**Transmission:** Automatic/Manual

**Engine Size:** 1.4 liters

**No. of seats:** five (5)

**Monthly Repayment:**

**CalBank Clients:** GHS3,497.64

**Non-CalBank Clients:** GHS3,602.57

**Tenor:** 7 years (84 months)

**Minimum Net Salary eligible:**

CalBank Clients: GHS6,995.27

Non-CalBank Clients: GHS7,205.13

## Tiguan Trendline (GHS178,650.00)

**Transmission:** Automatic/Manual

**Engine Size:** 2.0 liters

**No. of seats:** five (5)

**Monthly Repayment:**

**CalBank Clients:** GHS3,783.00

**Non-CalBank Clients:** GHS3,896.49

**Tenor:** 7 years (84 months)

**Minimum Net Salary eligible:**

CalBank Clients: GHS7,566.00

Non-CalBank Clients: GHS7,792.98



# TERAMONT



## Teramont Trendline (GHS243,810.00)

**Transmission:** Automatic/Manual

**Engine Size:** 3.6 liters

**No. of seats:** Seven (7)

**Monthly Repayment:**

**CalBank Clients:** GHS5,162.79

**Non-CalBank Clients:** GHS5,317.68

**Tenor:** 7 years (84 months)

**Minimum Net Salary eligible:**

CalBank Clients: GHS10,325.58

Non-CalBank Clients: GHS10,635.35

## Teramont Highline (GHS270,852.00)

**Transmission:** Automatic/Manual

**Engine Size:** 3.6 liters

**No. of seats:** Seven (7)

**Monthly Repayment:**

**CalBank Clients:** GHS5,735.42

**Non-CalBank Clients:** GHS5,907.48

**Tenor:** 7 years (84 months)

**Minimum Net Salary eligible:**

CalBank Clients: GHS11,470.84

Non-CalBank Clients: GHS11,814.96



***For further enquires, please click on the link below to enable us contact you***

**[https://forms.office.com/Pages/ResponsePage.aspx?id=Ne2kDAEZSkCRklgaxE6x9pgUg5bdt3hKspE7eFerG\\_NUNjJWQ0xENjJKNldMRDNNSkEwWkdPUENCVS4u](https://forms.office.com/Pages/ResponsePage.aspx?id=Ne2kDAEZSkCRklgaxE6x9pgUg5bdt3hKspE7eFerG_NUNjJWQ0xENjJKNldMRDNNSkEwWkdPUENCVS4u)**

***kindly note that any information provided would be treated with the strictest confidentiality and would not be disclosed to any third party under any circumstance.***

**Thank You**

