



TRC MULTI-PURPOSE CO-OPERATIVE SOCIETY LTD

LOAN SCHEMES FOR MEMBERS

	SUNFLOWER BLOOMS	ROSY BLOOMS	SPECIAL BLOOMS
Purpose of Loan	Personal & Others	Personal	Emergency
Maximum Loan	8 x Gross Basic Salary pm (max: \$30,000)	100% of Thrift Savings	\$3,000
Interest	6% per annum	5% per annum	4% per annum
Max Repayment Term	36 months	36 months	24 months
Surety Requirement	1 Surety - > \$10,000 2 Sureties - \$10,000 & above	NIL	1 Surety
Processing Fee	2% - > \$10,000 3% - \$10,000 & above	2% - > \$10,000 3% - \$10,000 & above	2%
Top-up Thrift Savings (only if not available)	10% of approved loan	NIL	10% of approved loan
Search Fee	\$10 per borrower/surety	NIL	\$10 per borrower/surety

Different rates and conditions apply for a new member with less than 1 year membership

Accurate as at 25 Jul 07