

## \*PERSONAL LOANS (Unsecured)- KTCUL

\*Effective from February 25, 2026

Terms(YR)	Loan (\$)	Type	Interest Rates (%)	Interest Type	Monthly PMT (\$)	M/S (\$)	Admin. Fee(\$)	Min. CB Req.
1YR	\$5,000	Closed	7.98%	Fixed	\$437.34	\$300	\$50	680
	\$10,000				\$874.69	\$400		700
	\$15,000				\$1,312.04	\$500		730
2YR	\$5,000	Closed	8.98%	Fixed	\$229.95	\$300	\$50	680
	\$10,000				\$459.89	\$400		700
	\$15,000				\$689.83	\$500		730
3YR	\$5,000	Closed	10.98%	Fixed	\$164.81	\$300	\$50	680
	\$10,000				\$329.62	\$400		700
	\$15,000				\$494.46	\$500		730

Purpose	Income Type	Max. Loan	Qualification	Required Docs
General	Pension	\$5,000	Ontario Seniors 65+	Pension Statement, 2 YR NOA/T1 General
	Salary	\$15,000	Salaried Employee	General/T4 slip
	Self-Employed	\$15,000	Small Biz / Corporation	Valid Biz Licence, 6months' Biz Bank Statement, 2 YR NOA/T1 General/T4A slip
Prop. Tax PMT	ALL	\$15,000 or tax to be paid, whichever is less	Homeowners	Required Docs (General) + Property Tax Bill (Property tax must be paid at KTCUL and the receipt will be provided at the site.)

\* Property tax bill payment receipt may be required upon the credit check result

\* Membership Share is refundable upon the account closure with the loan payoff.

**\*Common Required Docs.: CB Report, SIN, 2 IDs including valid DL; Void Cheque /PAD**

**\* Personal reference information required (Name, address, phone number and relationship)**

**\* No Work Permit Holders Allowed.**

\* Minimum credit score can be waived if \$50K Networth verified

**\*Penalty \$50 applies when the loan pays before than maturity date**

\*No partial payment allowed