



## 25 TERMS AND CONDITIONS FOR HOMEACTIVA LOANS

1. This loan is serviced by HomeActiva Resources Nigeria LTD
2. Approaching HomeActiva for a loan means that you require our services
3. You must have to meet the eligibility criteria to be accepted into our services.
4. Our Auditors will utilize the information provided to carry out relevant eligibility checks.
5. Your next of kin or referee may be contacted at any point during this process.
6. HomeActiva loan is a short-term emergency loan and comes with a 10% recurring interest not expected to last more than six (6) months.
7. HomeActiva will allocate a Resource Person to you who you can contact at any point during this process.
8. Your Resource Person will be in your Residence Country and your relevant document will be sent to them as required.
9. HomeActiva secures this loan through investors funds and contributions.
10. A repayment plan that must not be faulted will be agreed upon before funds are released.
11. HomeActiva will credit you through various sources into your nominated account until the approved fund is completed.
12. You will be contacted through various media 48 hours to repayment date as reminder.
13. You will need to place a request for repayment either through your Resource Person or through a link provided by your Resource Person
14. You are expected to make payment 2 hours after details of payment have been given to you.
15. Any payments not made on the required date of payment counts as a default.
16. Any payments not made after 48 hours of date of due payment automatically attracts a fresh 10% interest and any payments made counts towards the next months' payment.
17. Your Document will stay with your Resource Person as long as you keep to the terms and conditions of the loan.
18. HomeActiva will request your document shipped to our base country (Nigeria) if you fail to make two payments according to the proposed plans
19. HomeActiva will request your document shipped to our base country (Nigeria) if you have not completed your payment on the date proposed for completion.
20. HomeActiva will apply for credit recalling 60 days from when your loan was to be completed through HomeActiva Insurance and your document will be submitted to them and can only be retrieved 4-6 weeks after completion of payment.
21. As long as the loan is still active and not completely paid it will continue to accrue 10% on a monthly basis.
22. The cost of HomeActiva tracing you independently or through hired agencies for non-compliant and non-contact within 90 days in any given period attracts a charge of £1,000 and this is an annual cost depending on how long you are off radar and this does not include the interest accrued from your loan.
23. Personal assets will be sold to offset your debt and you may be detained in police custody until all relevant debts are paid.
24. Any official correspondence must be sent through our website or your Resource Person.
25. You will get an updated account statement within 5 working days of making your payment.