



LEADWAY

CAPITAL & TRUSTS LIMITED
Trusting us with your Tomorrow

HOW TO APPLY FOR ANNUITY LOAN

Step 1

Log on to www.leadwaycapital.com. Scroll to the bottom of the page and click on **Annuity Loans**.

On the left side of the page, click on **Start Loan Request**. Type in your Policy number, (e.g. IAP14003688) and registered phone number.

Step 2

Step 3

Type in the Loan amount, duration (maximum of 36 months), reason for the loan request, and provide Bank Verification Number (BVN). Click on **View Repayment Schedule** to see repayment plan and if satisfied with the details, click on **Proceed with Loan Request**.

On preview page which appears for confirmation, tick box near the red print, and if satisfied with the details, click on **Submit Loan Request**. An e-mail will be sent to your registered e-mail address.

Step 4

Step 5

Check your Inbox, Spam or Junk box for email with an attachment (Indicative Term Sheet for Loan). Print last page of the attachment, sign and scan to AL@leadwaycapital.com and copy AL@leadway.com.

On receipt of the scanned term sheet by us, the following documents will be sent to your email address:

- Loan Offer Letter
- Amortization Schedule
- Direct Debit Mandate Form
- Loan Agreement

Step 6

Print the Loan Offer letter and Direct Debit Mandate Form. Sign the documents as required and have your witness execute their portion. Scan signed copy to AL@leadwaycapital.com and copy AL@leadway.com

Submit original copy of scanned documents to the Leadway office nearest to you.

Step 7

Step 8

Request receiving Leadway Officer to e-mail (AL@leadwaycapital.com and copy AL@leadway.com) indicating that he/she has received original copy of your documents stating applicant's name and Loan number for onward transmission to Leadway Capital & Trusts Limited.

Please note that your monthly annuity determines the upper limit of how much you can borrow. Thus, the application will reject any amount greater than 33.33% of your monthly annuity as repayment.

Where you input an amount above the limit, a red note will pop up showing that you have exceeded the loan limit. Reduce the amount continuously until the red note no longer pops up.

If you require further assistance, please e-mail us at AL@leadwaycapital.com or call 01-2801422.

To update your e-mail address:

- Send a mail with the subject 'E-mail Update' to Lcs@leadway.com and copy AL@leadwaycapital.com.
- The content of the mail should include your full name, policy number, phone number and valid e-mail address.
- Your mail will be responded to when the update has been effected. Thereafter, proceed with the loan application in the steps above.

Thank You.
Leadway Capital and Trusts Limited.