**PERSONAL**

**LACO SALARY ADVANCE**

Get up to 90% of your net monthly salary upfront. Salary loans are the best choice if you need quick funding before your paycheck arrives. Available to staff of private companies and government agencies with active salary accounts

BENEFITS

* Up to of 50% of net monthly salary in advance.
* Tenor of 30 days. Renewable monthly.
* No collateral required.
* Salary advance will be made available within 24 hours.
* No documentation required
* No collateral required
* Six (6) months tenor

How to Apply for Salary Advance

* visit any LCB branch
* Complete the attached form
* Dial ‘USSD CODE’ to apply

**LACO PENSION LOAN**

Get a loan secured against your pension. Available to staff of private companies and government agencies with active pension accounts

BENEFIT

* The perfect help for all emergencies
* Low interest rate
* Quick processing
* Available in 48hrs

How to Apply for LACO PENSION LOAN

* visit any LCB branch
* Complete the attached form
* Dial ‘USSD CODE’ to apply

**LACO SALARY LOAN**

Provides a lump sum of money up front, allowing you to pay it back over a fixed term. The right help to achieve your goals and aspirations.

Benefits

* The perfect help for all emergencies
* Low interest rate
* Quick processing
* Available in 48hrs

HOW TO APPLY

* visit any LCB branch
* Complete the attached form
* Dial ‘USSD CODE’ to apply

**LACO CAGD LOANS**

Active Government employees, below the age of 58 and who are on the payroll of the Controller and Accountant General’s Department qualify for this quick loan offer

BENEFITS

• No collateral

• Complete flexibility of end use

• Short term loans for tenors ranging from 3 months – 36 months

• Quick processing time

• No restrictions

• Less documentation

ELIGIBILITY

• Must be on Government of Ghana Payroll

• Must have adequate affordability amount as per CAGD portal

• Amount of loan is based on affordability as per CAGD portal

How to Apply for LACO CAGD LOANS

• visit any LCB branch

• Complete the attached form

• Dial ‘USSD CODE’ to apply

**LACO INVEST**

1. FIXED DEPOSIT

Provides investors a higher rate of interest than a regular savings account and its held until the given maturity date.

1. CALL DEPOSIT

A hybrid savings product that allows you to Save and invest at any time at rates higher than a regular savings account and callable at any time. Minimum deposit of GHS 500

LACO INVEST BENEFITS

* Easy access to your funds
* Enjoy great returns and flexibility on your investment.
* Convenient
* Access to your funds at any time
* Flexible- Make additional deposits whenever you choose
* Competitive returns - Interest calculated daily and paid monthly

How to Apply for LACO INVEST

* visit any LCB branch
* Complete the attached form
* Dial ‘USSD CODE’ to apply

**BUSINESS**

**LACO INVEST**

1. FIXED DEPOSIT

Provides investors a higher rate of interest than a regular savings account and its held until the given maturity date.

1. CALL DEPOSIT

A hybrid savings product that allows you to Save and invest at any time at rates higher than a regular savings account and callable at any time. Minimum deposit of GHS 500

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