



Barclays Africa and Indian Ocean Islands

# Q4 Lending Campaign

BAU brochure  
Mauritius

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A presentation by **THE HARDY BOYS**

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Q4 Lending Campaign - BAU brochure: Cover



Loans Guide: cover

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Q4 Lending Campaign - BAU brochure: Inside

## Choose the one that's right for you

Everyone needs a little financial assistance at one time or another, particularly when it comes to buying items that cost a lot of money. That's when your bank can help you out with a loan for a small or large amount of cash.

Barclays offers its customers several different loan options, all with quite different features. It can be a challenge to decide which one is best suited to a particular requirement. You may even need to take out several loans at once. That's why we put this guide together to make it easy for you to understand how each loan works, and how best to apply the benefits to your situation.

Take a little time to go through the guide, and then ask a Customer Advisor for more information or an application form. Happy hunting!

I need a loan to buy a new TV or sofa, but I want to be able to manage it easily within my budget.

I want to be able to access extra spending money for day to day expenses, like groceries, car repairs, etc. and be able to pay over a time period that suits me.

I have a Prestige account with Barclays. Do you have a loan that is intended specifically for Prestige customers?

I have my own business and I often need access to extra cash, but I don't have the time to go through a lengthy application.

A friend of mine told me he was able to get a loan through the company he works for. Do you offer anything like that?

I would like to buy a piece of land and build a home on it one day.

My wife and I would like to buy a house. Can Barclays help us to finance it?

Lift the flap to find the right loan option for you.

Inside: flap closed



**Q4 Lending Campaign - BAU brochure: Inside**

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<p>I need a loan to buy a new TV or sofa, but I want to be able to manage it easily within my budget.</p>	<p><b>Barclayloan</b></p>	<p>With a Barclayloan* you will enjoy competitive interest rates, a flexible payment plan (you choose to repay the loan from 12 to 60 months) and your repayments will remain exactly the same throughout the period of the repayment term.</p>
<p>I want to be able to access extra spending money for day to day expenses, like groceries, car repairs, etc. and be able to pay over a time period that suits me.</p>	<p><b>Barclaycard</b></p>	<p>A Barclaycard* is a convenient and affordable way of paying for your everyday expenses. It's also safer than carrying cash and has many other features and benefits. You can use it wherever you see the Visa sign eg. shops or ATMs. It puts you in control of your budget, it's accepted all over the world, and it's safer than carrying cash.</p>
<p>I have a Prestige account with Barclays. Do you have a loan that is intended specifically for Prestige customers?</p>	<p><b>Prestige Loan</b></p>	<p>We certainly do, it's called a Prestige Loan*. All you have to do is discuss your needs with a Customer Advisor and we can make it happen immediately. You'll qualify for preferential rates, along with several other exclusive benefits.</p>
<p>I have my own business and I often need access to extra cash, but I don't have the time to go through a lengthy application.</p>	<p><b>Business Solution Loan</b></p>	<p>The Business Solution Loan* is designed expressly for business owners. It will give you quick and easy access to finance for your business, with a minimum of paperwork.</p>
<p>A friend of mine told me he was able to get a loan through the company he works for. Do you offer anything like that?</p>	<p><b>Scheme Loan</b></p>	<p>Yes, we do! Ours is called the Scheme Loan* and it makes life very simple for you. You can apply through your employer and take advantage of the competitive interest rates we offer. Instalments will be deducted directly from your salary.</p>
<p>I would like to buy a piece of land and build a home on it one day.</p>	<p><b>Executive Loan</b></p>	<p>The Executive Loan** is a secured loan that is ideal if you want to buy land or other types of property, or even if you want to upgrade your car. The rate is also fixed for the term of the loan.</p>
<p>My wife and I would like to buy a house. Can Barclays help us to finance it?</p>	<p><b>Home Loan</b></p>	<p>A Barclays Home Loan** is exactly what you need. We'll guide you through the process of becoming a home-owner. It's the biggest investment you'll probably ever make, so you want to go with a name you can trust.</p>

Inside: flap open



## Q4 Lending Campaign - BAU brochure: Back

### Barclayloan

- A Barclayloan offers competitive interest rates
- You have up to five years to repay the loan, making your repayments more affordable
- Repayments are the same every month, so you will know how the loan affects your budget
- A Barclayloan comes with a credit protection scheme, so the loan will be paid in full should anything happen to you

### Barclaycard

- Quick and convenient way of paying wherever you see the Visa sign
- A way of borrowing over a time period that suits you
- Access to cash from ATMs 24 hours a day
- Accepted in 150 countries around the world
- Detailed statements every month to help you budget
- Safer than carrying cash

### Prestige Loan

- A fast, flexible way of financing your dreams
- Enjoy preferential interest rates
- Take up to four years to repay
- Credit protection scheme is included

### Business Solution Loan

- Quick and easy access to finance
- Reduced paperwork and less hassle
- Quick response times
- Only pay a one-off arrangement fee
- Credit protection scheme is included

### Scheme Loan

- Preferential interest rates
- Repayments come off your salary every month
- Any employee can apply
- Flexible repayment periods
- Credit protection scheme is included

### Executive Loan

- Flexible repayment periods – from 12 months to five years
- Repayment amounts stay the same for the period of the loan
- Credit protection scheme is included

### Home Loan

- Rapid turnaround times on approvals
- Expert advice throughout the process
- Equity Release feature
- Property Protection Plan
- A name you can trust

**Well, there's certainly plenty to choose from. If you're happy to make your choice now (and there are plenty of good ones available) then it's as simple as filling out an application form. If you still have questions, by all means pop into a branch and a Customer Advisor will be happy to help.**

This brochure is provided for information purposes only. Barclays credit policy in force from time to time will apply to all loan applications. All information is correct at the time of going to press September 2006.

\* An unsecured loan does not require you to put down any assets as a form of security. Barclayloan, Barclaycard, Prestige Loan Business Solution Loan and Scheme Loan are all unsecured loans.

\*\* A secured loan does require some form of security, usually in the form of a deposit, before the loan will be granted. Executive Loan and Home Loan are secured loans.