

Eligibility

- Any confirmed employee of Ministry of Education who is currently in service for more than 6 months.
- Employee minimum salary to be OMR 300.
- Maximum loan eligibility upto 3 times of his/her monthly salary or RO 3000 (whichever is lower)
- Age of the employee should be more than 22 years and less than 60 years at the time of completion of his/her loan.

Finance details

Asset financed	Consumer Electronics, Furniture & home décor, Holiday packages, eye treatments, Jewellery, etc.
Finance Amount	90 % of the asset value
Down Payment	10 % of the asset value
Rate of Interest	7 % flat p.a.
Tenure	Up to 24 months
Funding range	Minimum RO. 300 - Maximum 3 times monthly salary or RO 3000 (whichever is lower)
Electronic charges	RO 5 per contract
Asset Insurance (cover against fire, STF and burglary)	RO 10 p.a for asset value < RO 2000 RO 20 p.a for asset value > RO 2001



Standard Documents required

- Duly filled Al Hal consumer application and agreement form.
- Omani employees – NID copy
- Expatriate employees - Valid Passport Copy with visa page and resident card copy
- Guarantor (preferably, confirmed Ministry of Education employee in service for more than 2 years) required for expatriate employees. Other nationals signing as guarantor must be in service with blue chip companies for a period more than 2 years.
- Employment ID copy
- Latest salary certificate (not more than 3 months old) stating that the employee is confirmed with Ministry of Education with date of employment being mentioned.
- Latest 3 months bank statement from Salary Account
- PDC's for the tenure of the contract from Salary Account

Guarantor	Documents Required
Omani national	NID copy & latest pay slip or 3 months bank statement for salary account.

Electronics, Computers & Home Appliances

E- Max

Lulu hyper markets

OHI electronics

OMASCO

Emart

Bahwan Electronics

GENETCO

MHD

Souq Technia

Graphic international LLC

Khimji Electronics

Hi-Tech Center

Juma Al Hamad

National Afnan trading

Loay International

Professional Computers

Arabian Computers

International Experience

Desert Computers

Venus Computers

Business Point Computers

Windows Computers

Computer Service

Sonic Computers

Home Furniture & Others

Fahmy Furniture

Furniture Village

International Golden Furniture

Pride Home LLC

Pan Emirates Furnishing

Alsfoor

Bait Al Ahlam Furniture

Fantastic world

Teejan Furnishing

Dawood Furniture

IDdesign

National Tours & Travels

National Renaissance Travels

Damas

Muscat Eye Laser Center

Mazoon Travels (Holidays Packages)

Etc ..

We would be able to offer to your employees, the special finance schemes at any point of time available with various dealers (Consumer & Auto) under special promotions.

Credit approval is at the sole discretion of Taageer Finance Company SAOG for all categories of loan facilities.

Scheme validity :

The scheme for Auto and Consumer loans are valid till 30th October 2011.

Head Office: PO Box. 3509, Ruwi, PC 112,
Sultanate of Oman. Tel: 24839800, Fax: 24831143.

Branches: MBD(Ruwi) : 95331935 - 96096172,
Sohar: 26845939, 96096175; Seeb: 96096188,
24521537 / 96725458 (for Barka residents);

Nizwa: 96096183, 25414421; Salalah: 96725489, 23297188

Customer Service: 24839999, customerservice@taageer.com