Terms & Conditions

Welcome to Sterling Corporate and Business Loans digital platform provided by Sterling Bank Limited ("We", "Our", "Us" or "Sterling").

General Terms

These Terms of Use (the "Agreement") describe the terms and conditions applicable to a User's access to and use of the Platform ("service") as well as our obligations with respect thereto.

Your access to or use of the Services available on the Platform is strictly subject to Your compliance with this Agreement (as updated periodically).

Your use of the Services constitutes your agreement to be bound by this Agreement. If you do not agree with the terms of this Agreement, then you will be unable to access the Services.

About The Platform

This is a digital platform that leverages digital technology in providing credit to corporate entities and businesses to enable them fund their business objectives and goals.

Modifications to The Terms and Conditions

We may update these Terms periodically to reflect changes in our services, legal requirements, or business practices. When updates occur, we will post the revised Terms on the Platform and specify the effective date. Your continued use of the Platform after the effective date will constitute acceptance of the updated Terms.

Eligibility

To access and use the Platform, you must be a duly registered corporate entity in Nigeria with the Corporate Affairs Commission (CAC). You must have valid Tax Identification Numbers (TIN) and audited financial statements. You must be a profitable corporate business with an annual turnover of at least N50,000,000 (fifty million naira).

Contact Us

If you have any questions about these Terms, please contact us at customercare@sterling.ng

Frequently Asked Questions(FAQs)

1. **What is Sterling Corporate and Business Loans Digital Platform?**
   It is a digital lending platform that provides credit to corporate and commercial businesses to democratize business lending and empower customers to take control of their credit applications. Our mission is to make the process of applying for and obtaining loans easy and hassle-free for our customers.

2. **How can I sign up?**
   Visit www.sterling.ng/corporates to sign up, create your profile, and get started on your loan application process.

3. **How do I get a credit decision?**
   Create a profile.
   Provide all relevant information.
   Upload all supporting documents.
   Have a positive credit status with the credit bureau.

4. **How do I get my loan disbursed or access funds?**
   Accept and execute the offer letter.
   Meet all terms and conditions for loan disbursement.
   Have an operational Sterling business account.
   Receive your loan.

5. **How does Sterling protect my data?**
   Your data will be protected under the data privacy laws against unauthorized third-party access and will be treated with due discretion.
   We use strong encryption mechanisms to protect your private information.
   Your personal information is safe with us and is only required to determine your eligibility.

Read more about how your data is protected in our privacy policy.