



DBS Products to date

Type of facility	Sectors	Interest per annum	Loan amounts
Normal loans	Available for all sectors	8%	\$1,000 - \$5,000 : 2 personal guarantors \$5,000 - \$20k : up to 4 personal guarantors Above \$20k : 2 personal guarantors and an asset (freehold land, vehicle, insurance policy, to name a few) SBH 80% and 100% guarantee
Covid-19 Facility (Government of Samoa Stimulus Package 2)	agriculture and fishing projects only	4%	\$1,000 - \$20k max 3 personal guarantors, SBH 100% guarantee, tools and machinery (PPSR)
Inclusive Development Finance Facility for Women and Youth	3 tier financing scheme for small scale loans available for all sectors	8%	Tier 1 - \$2,500 Tier 2 - \$5,000 Tier 3 - \$7,500 1. Group guarantee 2. SLAC Money Back Term insurance max at \$10k per applicant
Agriculture Value Chain Finance facility	Farmers in contract with an Anchor Business; - Savaii Koko for cocoa - Ah Liki Investment for taro - Serendicoco for copra	8%	Taro – maximum loans \$10k Cocoa – maximum loans \$6,000 Copra – maximum loans \$100k (case by case basis) Guaranteed by PPSR, Supply & Purchase Agreement with Anchor Business
SAFPROM (Matching Grant) with SBH and the Ministry of Agriculture	agriculture and fishing projects only DBS to facilitate the loan component only	8%	Minimum \$1,000 – maximum \$16,000 SBH 100% guarantee