

## Frequently Asked Questions

### General

**1. Can every Payroll Customer apply 'AYA Personal Loan'?**

- Payroll customers with a minimum basic salary of MMK 300,000, who must be a Myanmar citizen and age between (20) and (59) can apply.

**2. How to apply 'AYA Personal Loan'?**

- Employees (AYA Payroll Customers) can apply online directly, regardless of location and 24/7 available, at <https://loanapplication.ayabank.com/> using a mobile phone (or) laptop / computer with their email address.

**3. Can 'AYA Personal Loan' be applied by anyone using the Bank's Payroll Service?**

- Applicant must be using the Bank's Payroll Service for at least (1) month.

**4. How to apply for an additional loan amount in 'AYA Personal Loan'?**

- To increase the loan principal, customer can jointly apply with his / her saving deposit account and fixed deposit account. Accordingly, the bank will re-examine and approve the loan principal which will depend on the amount of deposit accounts.

**5. Is it eligible to apply jointly with any type of account?**

- The Bank will consider a maximum of 50% of the amount in fixed deposit account and a maximum of 30% of the amount in saving deposit account, which must be opened only in the name of applicant.