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- I. The site is designed, developed and maintained in house and established within the jurisdiction of the Gambia. Your usage of the site and any of its content will be governed by the laws of the Gambia.
- II. Content of the site is for your information only. Its distribution is restricted in accordance with our internal policies and the laws of the Gambia. No entity or individual is allowed to obtain and distribute information as this is subject to restriction.
- III. Information about specific products and services offered by the credit union are

subject to certain restrictions. So the individual interested in these services or products will have to visit the relevant pages where detailed information about the product is provided and read thoroughly.

- IV. Some products and services are subject to further legal notices and warnings. Please take your time and read all legal notices and warnings, as this will serve as protection for both you and us.
- V. Content on this site is provided in good faith, it is extracted from trade and other sources we believe are accurate. All efforts are made to ensure accurate information is provided at the time of publishing, although we do not represent that and shouldn't be relied upon as such. Please notice that changes and updating of content may happen without any prior notice. You agree not to hold us responsible for omissions or incorrect content.

- VI. The information on this site is not an invitation for offers of investment and should not be used or relied upon for investment decisions.
- VII. Be informed that information sent over the internet is not secure and may be intercepted by third parties, so only send personal information when using secure or encryption technology.
- VIII. No third party website is permitted to link to our website without our prior written consent.
- IX. The content of the site and these terms and conditions may be updated from time to time without prior notice, the contents might be out of date at certain time and we are not obliged to keep it updated at all times or we

bare no responsibility of outdated information.

- X. Copyright on this site belongs to us and information set out on it, so it is not permissible to copy, transmit or distribute it in any way or form without our prior consent.
- XI. Please note that the MHSCCU NEVER asks any member for their bank details or any other web login credentials (usernames and passwords), if you receive emails requesting these from you, ignore the emails and contact the Medical and Health Services Co-operative Credit Union.

## **Lending terms and conditions**

These terms and conditions apply to credit agreements between The Medical and Health

Services Co-operative Credit Union and the members (borrower or accountholder).

## **Repayments**

The loans are subject to regular repayment by way of instalment in a bid to fully repay the loan's principal amount and interest during the loan term. The equal repaying amount is established when the loan is being applied.

## **Interest**

The interest rate is determined by the Board of Directors and printed in the Bylaws of the Credit Union, if changed it will be made known to the members by publishing it on our notice board, website and through our tellers.

The interest is calculated on a monthly basis on the balance outstanding at the end of each month.

## **Default**

If a member or borrower fails to fulfil repayment of the loan as agreed without advance reason and given permission by the Credit Union and continue not making instalments as agreed the member may be subject to legal action to recover the remaining loan and interest due.