



find Your Niche



Promoting Responsible Financing

Phone: (876) 618-6025 / (876) 969-7008 / (876) 469-1188
 Website: www.nichefinancingja.com

Facebook: @Nichefinancingltd
 LinkedIn: /niche-financing-limited
 Instagram: @Niche Financing

BRANCH LOCATIONS

Kingston
 104 Constant Spring Road, Kingston 10
 (876) 618-6025 / (876)969-7008
 (876) 469-1188 / (876) 618-5989
 Fax (876) 925-0501
 Mon – Friday (8:30am – 5:00pm)
 Saturday (9:30am -3:00pm)

Morant Bay
 Shop #9, Farm Store Complex, 3B Wharf Road
 Morant Bay, St. Thomas
 (876) 891-0295 / (876)891-0195
 (876) 734-1248
 Mon – Friday (8:30am – 5:00pm)

May Pen
 13 Manchester Ave, May Pen
 (876) 902-3743 / (876)446-4091
 (876) 552-6169
 Mon – Friday (8:30am – 5:00pm)

Mandeville
 Shop 40, Golf View Plaza, 5 ½ Caledonia Road
 (876)625-1063 / (876)418-0357
 Mon – Friday (8:30am – 5:00pm)

Montego Bay
 Shop#1, Fairview Market Place, Fairview Centre
 Bogue Estate, Montego Bay, St. James
 (876) 625-1083 / (876)418-0337
 Mon – Friday (8:30am – 5:00pm)



Revised March 2019

BASIC REQUIREMENTS

EMPLOYED INDIVIDUALS

- Job Letter (if applicable)
- Last 2 month's pay slips
- Tax Registration Number (TRN)
- Valid Identification
- Proof of Address
- Two References
- Guarantor (If Applicable)

SELF-EMPLOYED INDIVIDUALS

- Valid Identification
- Tax Registration Number
- Recent Proof of address
- 2 Written Recommendations
- Last six months Bank Statement
- Guarantor (If Applicable)



NICHE BIZ

- Valid Identification
- 1 Passport size Photograph
- Tax Registration Number
- Proof of address
- 2 Written Recommendations
- Proof of Purpose (Receipts, Invoices, etc)
- Last six months Bank Statement
- Guarantor (If Applicable)

WHO WE ARE?

Niche Financing Limited is a founding member of the Jamaica Association for Micro-Financing (JAMFIN). The company was established in 2004, Niche Financing Limited creates flexible financial solutions whilst promoting responsible financing. Niche offers personal loans to private and public sector employees, self-employed individuals and business loans to operators of small and micro businesses.

Niche Financing Limited provides hassle free, same day processing of loans with flexible payment options. We have some of the most competitive interest rates in the micro finance market.

HOW WE WORK?

CREATING FLEXIBLE FINANCIAL SOLUTIONS

The pulse of Niche revolves around "creating flexible financial solutions" which are customized to meet the specific needs of each client.

Niche recognizes and accepts that clients are unique in relation to their circumstances and this must be reflected in our offer to them.

PROMOTING RESPONSIBLE FINANCING

- Niche recognizes the essence of responsible borrowing and, equally, responsible lending.
- Niche recognizes the desire, if not the right of individuals to be 'financially comfortable'.
- Niche recognizes the damage and personal stress that injudicious financing and the attendant debt burden can create for individuals and the need to preserve a healthy "take home" pay.

VALUE ADDED SERVICES

- Niche Epay MasterCard "Pay Day is here... the Wait is over"
- Niche Mobile Bus... We take the business to you
- Niche Mobile App ... Borrow with Ease!
- Wi-Fi Service – All branches
- Saturday Branch Opening (Kingston)
- Apply Online (www.nichefinancingja.com)
- L.A.Y.D (Loans at Your Desk)

RESPONSIBLE BORROWING TIPS

"BE SMART, PLAN WISELY AND BORROW RESPONSIBLY"

- Do not overload, borrow what you need and can comfortably afford to service.
- Avoid borrowing large sums of money not immediately needed. They come quickly and are likely to disappear just as fast. Niche's flexibility allows the granting of a loan as and when required, but only in a responsible manner, so there is no need to over borrow.
- Maintain an adequate take home pay to meet your recurring domestic expenses.
- Insulate yourself against financial shocks. "Rainy days", will come. Be prepared to respond adequately.

NICHE QUICK LOANS

BORROW NOW. CASH OUT EARLY. PAY LESS



Niche Epay MasterCard
 Flexible. Convenient. Secure



SALARY ADVANCE (PAY DAY) LOAN

- Are you employed (Full time) and need cash now?
- Take advantage of low interest rates and quick processing time
- Payable via salary deduction or bank transfer

EDUCATION LOAN

- Invest in education with lower rates and flexible payment plans.
- Financing available for payment of tuition.

Self Actualize. Achieve. Make It Happen



LINK FINANCING LOAN

- Get what you want, when you want with Niche LINK FINANCING!
- Got that furniture or tablet in mind, but do not have the ready cash to purchase?
- Give us the Proforma invoice, we will pay for it. With Niche LINK, everything is affordable.

Flexible. Reliable. Freedom

DEBT CONSOLIDATION LOAN

- Are you tired of being burden down with too many loan deductions?
- Why not consolidate your loans into one easy monthly payment and save?

Stress Free. Financial Wellness. Peace of mind



NICHE BIZ LOAN

Need additional cash to boost your business. Check out Niche BIZ!
 At Niche we believe in building and fostering the development of micro/small businesses to drive growth of the Jamaican economy. We are dedicated to help you take your business to the next level. You may qualify for a loan up to a \$500,000.00 with Niche BIZ LOAN!
Boost. Grow. Evolve