

# TERMS AND CONDITIONS CAR LOANS

APRIL 2025

***ZEKER IS ZEKER***

## CONDITIONS

- Maximum loan amount for car loan is 75% of the purchase price
- Minimum own contribution 25% of the purchase price
- The interest for car financing in SRD is **18%** per year
- The interest rate for car financing in foreign currency (EURO & USD) is **10%** per year
- The financing applies to new vehicles
- The term of a car financing is a maximum of 10 years
- Indefinite contract of employment or sufficient income from business activities
- A maximum of 30% of the gross monthly salary can be used to repay loans
- Mandatory WAM and all risk insurance at Assuria during the term of the loan
- The repayment must be made in the same currency in which the car loan was granted
- The penalty clause for earlier full or additional repayment does not apply

## REQUIRED DOCUMENTS

### Personal information

- Copy of valid identification (ID card, Surinamese driver's license or passport)
- CBB extract
- Work statement
- Pay slip for the last 3 months
- Bankstatements for the last 3 months
- Proof of address (receipt of payment/notification from one of the utility companies)
- Quotation of the vehicle to be purchased, stating: make/model, type, year of manufacture, chassis number, license plate number and amount to be financed.  
The amount to be financed must be included in the same currency in which the financing is requested.
- Proof of down payment (at the latest upon approval of the loan application)

### Company information

- Financial figures (annual reports) for the last 3 years;
- Copy of business permit
- KKF extract not older than 1 month
- Bankstatements for last 3 months
- Quotation of the vehicle to be purchased, stating: make/model, type, year of manufacture, chassis number, license plate number and amount to be financed.  
The amount to be financed must be included in the same currency in which the financing is requested.
- Proof of down payment (at the latest upon approval of the loan application)

## COMPULSORY INSURANCES

- WAM insurance
- Allrisk insurance

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**Paramaribo:** Recolaan 17 | Grote Combéweg 43 | Jozef Israëlstraat 35 | **Wanica:** De Craneweg 2  
**Commewijne:** Oost-Westverbinding BR 152 | **Nickerie:** R.P. Bharosstraat 68  
**T:** [597] 47 34 00 | **E:** customer.service@assuria.sr | **W:** www.assuria.sr



## ADDITIONAL COST

- 1% car loan closing costs of the loan amount
- Mandatory WAM and all risk insurance

## CONTACT

- Address: Recolaan 17
- Email: [carloans@assuria.sr](mailto:carloans@assuria.sr)
- Phone: 473400 ext. 414/417/856/225

### Disclaimer

*Assuria Levensverzekering N.V. will never be liable for costs of any nature whatsoever, withdrawal and payment of advances by third parties, which are deposited during the financing application and in anticipation of the confirmation by the loan applicant. Loan applicant indemnifies Assuria Levensverzekering N.V. against all legal consequences obtained from the costs he/she has personally incurred with third parties*

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