

GTSmartScore (AI LOAN FOR SMES)



1. What is GTSmartScore(AI) Loan?

GTSmartScore is an AI-powered credit scoring solution for SMEs, providing instant credit assessments, fast approvals, and tailored loan limits based on real business data.

2. Who is eligible for the GTSmartScore(AI) Loan?

SMEs/business owners with an active business, a valid GTBank account, and sufficient financial activity or business performance data to be assessed by the AI engine.

3. How do I apply for the GTSmartScore(AI) Loan?

You submit a loan request through the Umusada platform for credit scoring. The system automatically assesses your application and generates a decision.

4. What documents are required?

No physical documents are required. The AI engine uses your business information, credit history, invoices, sales performance, inventory data, and banking records already available on the platform.

5. How fast is the approval process?

The process is instant. From assessment to approval, loan agreement, and disbursement can be completed in about **8 minutes**, depending on signatories.

6. How much can I borrow?

The AI engine determines your loan limit based on your business performance. You can only borrow up to the amount you qualify for. However, the minimum loan amount is **RWF 100,000** and the maximum loan amount is **RWF 300,000,000**

7. What is the interest rate?

The loan attracts a **1.5% interest rate** per month.

8. How long is the loan tenor?

The loan tenor is 6 months.

9. Can I use the loan for any business purpose?

Yes. The loan is intended to support business needs such as working capital, taxes, inventory, operations, or growth-related expenses, etc.

10. How is GTSmartScore(AI) Loan different from traditional loans?

- No paperwork
- Instant decision on loan eligibility
- AI-based credit scoring
- 100% digital Loan Contract Agreement and Facility Offer Letter
- Clear limits based on real business performance data

11. How do I track my loan application?

You can track the status on the GTCredit dashboard at <https://online.gtbank.co.rw/gtcredit/>. You will also receive email updates at every stage—approval, contract signing, and disbursement.

12. Is the loan secure?

We have established strategic partnerships that ensure this loan is not secured directly by the applicants. However, borrowers are fully and wholly responsible for repayment of the loan (principal and accrued interest)

13. Who can I contact for support?

You can reach the GTBank Rwanda Customer Support Team through the designated support emails, that is, supportrwanda@gtbank.com or inforw@gtbank.com. You can also call the bank's Customer Support Team on **0788149600**.

You can also contact your relationship manager.

