

# PAYROLL LOANS

This type of credit, or loan, as it is better known to consumers of financial services, is a simple and safe way of obtaining direct credit from a financial institution.

With more affordable plans and flexible rates, this type of credit offers many opportunities for those who need money and good payment terms and conditions.

Once the loan has been approved, you receive the money without any bureaucracy. Payroll loans are linked to the company you work for or to the INSS. Therefore, this type of credit does not require a real guarantee, as the amount of the installments is deducted directly from your payroll or INSS benefit, so the financial institution is guaranteed to receive the installments.

So you can use the money whenever and however you want, whether it's to take a trip, make a dream come true or even to solve any unforeseen day-to-day problems.

**Always be aware of your income commitments, as you may not have enough money to meet other obligations and expenses.**

