

## **Unsecured Loan (PQ)**

(Préstamo Quirografario)

### **What is it?**

Préstamo Quirografario (PQ) is a direct loan to fulfill your treasury momentary needs which is subscribed through one or several promissory notes with the participation of one or more guarantors.

### **Why should you sign up?**

- Immediate availability of resources to meet short-term commitments, business opportunities and / or unforeseen expenses
- Easy implementation through the subscription of a promissory note (security interest in real estate property is not required)
- Without credit agreement signature
- Product available for moral persons and natural persons with business activity
- Funds in pesos and dollars
- Disposal terms: up to 90 calendar days for disposals in pesos and up to 180 calendar days for disposals in USD counted from the date of the promissory note

### **Requirements**

- Having a Bancomer checking account
- Legal Information
- Financial information
- Authorization to consult the Credit Bureau
- Letter of credit application