

CedisPay Services and Products

1. Responsible Loans*

- Flexible terms
- Low interest rates

2. Empowerment Programs

- Fostering empowering beliefs
- Developing a positive mindset

3. Educational Tools

- Resources for building good financial habits

Loan Qualification and Support

* Not everyone will qualify for a loan immediately. Trust must be earned through:*

- Demonstrable character
- Ability to repay

* CedisPay's Brand Promise: We leave no one behind.*

* For those who do not qualify, we offer a Credit Builder Program:*

- Financial education
- Empowering tools

Increase your chances of qualifying by providing:

- Pension assets
- Employer letter
- Direct deduction at the source by:
 - Employer
 - Payroll deduction company
 - Bank
 - Mobile money company

Work towards qualifying for a loan by adopting the right financial habits today!

CedisPay: Services and Products

- 1. Responsible Loans:**
We offer loans with flexible terms at low interest rates.
- 2. Empowerment Programs:** We foster empowering beliefs and mindsets.
- 3. Educational Tools:**
We provide resources for developing positive financial habits.

Loan Qualification and Support

Not everyone will qualify for a loan immediately, as trust must be earned through demonstrable character and the ability to repay. We understand that some individuals may not initially meet these criteria.

Our Promise

CedisPay's brand promise is that we leave no one behind. For those who do not qualify for a loan, we offer a Credit Builder Program, which includes financial education and empowerment tools. This ensures that even if you don't qualify for a loan today, you can still work towards qualifying in the future.

How to Qualify

To increase your chances of qualifying for a loan, you can provide one of the following assurances:

- Pension assets
- An employer letter
- Direct deduction at the source by your employer, payroll deduction company, bank, or mobile money company

By adopting the right financial habits and providing these assurances, you can enhance your eligibility for a loan with CedisPay.

CedisPay Loan products-approval criteria

Product	Minimum Credit Score	Debt to Income Ratio (DTI)	Qualify for a Loan with CedisPay	Additional Eligibility Conditions
Pension Backed Loan	50	Not more than 30	Pension Asset	To proceed with your loan application, you must meet the following additional conditions: - Proof of Identity: Be a Ghanaian citizen over 18, verified by your Ghana card - Proof of Address: Show evidence of Accra residence - Employment or Business Stability: Demonstrate 3+ months of stable employment or business activity - Proof of Income: Submit 3 months of mobile money or bank statements - Credit Report: Have no unpaid loans on your credit bureau report - Debt-to-Income Ratio: Maintain a ratio less than 30%"
Pension Backed Loan - Future Contribution	50	Not more than 30	Pension Asset	
Investment Backed Loan	50	Not more than 30	Investment/Saving Asset	
Payroll Deduction Loan	40	Not more than 30	To provide assurance of your trust for your CedisPay loan repayment, if you don't have pension assets or investments or savings to use as collateral, you need to provide one of the following: - A non-cancelable debit agreement - An employer letter verifying your employment status - Payroll deductions set up - Evidence of assigned receivables (for business owners)	
Personal Unsecured (Loan Me)	80	Not more than 30		
Business Unsecured (Capital Me)	80	Not more than 30		

CedisPay Loan products 2024 Pricing

Product	Maximum Loan Amount (GHS)	Interest Rate per Month	Processing Fees	Qualify for a Loan with CedisPay
Pension Backed Loan	20,000	1.8%	2%	Pension Asset
Pension Backed Loan - Future Contribution	20,000	3.50%	2%	Pension Asset
Investment Backed Loan	20,000	2.50%	2%	Investment/Saving Asset
Payroll Deduction Loan	10,000	4%	2%	To provide assurance of your trust for your CedisPay loan repayment, if you don't have pension assets or investments or savings to use as collateral, you need to provide one of the following: - A non-cancelable debit agreement - An employer letter verifying your employment status - Payroll deductions set up - Evidence of assigned receivables (for business owners)
Personal Unsecured (Loan Me)	10,000	5%	4%	
Business Unsecured (Capital Me)	10,000	6%	4%	

Exclusive Offer for AXIS Pension Trust Ltd and Petra Trust Co Ltd Clients!

Are you an AXIS Pension Trust Ltd or Petra Trust Co Ltd client?
Do you need a loan without withdrawing your pension assets?

Benefits of CedisPay

Why Choose CedisPay?

- **Loan Without Withdrawal:** Access funds without dipping into your pension
- **Attractive Interest Rate:** Benefit from a competitive interest rate of just 1.8% per month
- **Seamless Process:** Enjoy a hassle-free experience thanks to our custodian agreement
- **Future Partnerships:** We're working to extend our services to Enterprise Trustees Ltd and Metropolitan Pensions Trust GH Ltd clients

How to Get Started:

Visit Our Website: cedispay.com.gh

Don't miss this opportunity! Reach out to CedisPay today and unlock the power of your pension assets!



CedisPay Pension Backed loan

Eligibility

To participate in our promotion for Pension Backed Loans applicants must:

1. A stable source of income, with a full time employment/business for at least 12 months.
2. Have an active pension fund (for Pension Backed Loans).
3. Regular contribution to tier 3 pension scheme for a minimum of 12 months
4. Use the loan for personal purposes.
5. No unpaid loan on credit bureau report and not missed previous loan payments not more than 3 consecutive time



Cedispay



Cedispaygh



CedispayCredit

CEDIS
MICRO-
CREDIT
ENTERPRISE **PAY**

CedisPay Pension Backed Loan Promotional Details

- **Eligibility:**
Applicants must meet the criteria.
- **Loan Amount:**
lower 3.5X of monthly income
less any debt expense and 80%
of the investment value and a
maximum of GHS 20,000.
- **Interest Rate:**
Competitive, minimum 1.8% for
pension loans.
- **Processing Fees:** 3.5%

1.8%
Interest
Rate

Loan Limit
Ghc
20,000



CedisPay

Pension Backed Loan Requirements

- Ghana Card
- Provide 3 months of bank statement and Mobile Money statement
- Proof of Current Address
- Proof of Full- time Employment with your current Employer
- 3 months' Pay slip
- Pension collateral agreement with custodian
- Loan duration - 12 months

Loan Limit
**Ghc
20,000**

1.8%
Interest
Rate

CedisPay Payroll Deduction Loan Requirements

- Ghana Card
- Provide 3 months of bank statement and Mobile Money statement
- Proof of Current Address such as the Ghana Postal GPS
- Employer agreement and 3 months' Pay slip
- Loan duration- 12 months

Loan Limit
**Ghc
10,000**

4%
Interest
Rate

CedisPay Payroll Deduction Loan Requirements

- Ghana Card
- Provide 3 months of bank statement and Mobile Money statement
- Proof of Current Address such as the Ghana Postal GPS
- Employer agreement and 3 months' Pay slip
- Loan duration- 12 months

Loan Limit
Ghc
10,000

4%
Interest
Rate

CedisPay

Loan Me Requirements

- Ghana Card
- 3 months of bank statement and Mobile Money statement
- Proof of Current Address such as the Ghana Postal GPS
- Proof of Full- time Employment with your current Employer
- 3 months' Pay slip
- Loan duration- 6 months

4%
Interest
Rate

Loan Limit
Ghc
10,000

CedisPay

Loan Me

Requirements

- Ghana Card
- 3 months of bank statement and Mobile Money statement
- Proof of Current Address such as the Ghana Postal GPS
- Proof of Full- time Employment with your current Employer
- 3 months' Pay slip
- Loan duration- 6 months

4%
Interest
Rate

Loan Limit
Ghc
10,000

CEDIS CREDIT Requirements

5%
Interest
Rate

Loan Limit
Ghc
3,000

- Ghana Card
- Proof of Current Address such as the Ghana Postal GPS
- Provide 3 months Mobile Money statement
- Loan duration 3 MONTHS



CEDIS CREDIT Requirements

5%
Interest
Rate

Loan Limit
Ghc
3,000

- Ghana Card
- Proof of Current Address
such as the Ghana Postal GPS
- Provide 3 months Mobile
Money statement
- Loan duration 3 MONTHS