

Steps we're taking to help you provide the necessary documents for your loan application

Dear Valued Customers,

At CedisPay, we understand that providing the necessary documents for your loan application can sometimes be a challenge. We have received your feedback and we are taking steps to address your concerns.

We appreciate your efforts in trying to provide us with the required documents. However, we understand that some of you are having difficulty accessing these documents, such as bank statements, standing order, and payslips. We also understand that some of you are unsure of how to access these documents.

To help you with this, we have implemented the following solutions:

1. Standing Order Request Form

We have created a standing order request form on our website which you can complete and we will send it to your bank. This will allow you to authorize your bank to share your bank statements with us.

2. Advice and Tools on our website

We have created a section on our website called "Advice and Tools" where you can find a list of banks in Ghana that you can access standing order online or through their mobile app. We have also provided instructions on how to request standing order from each bank.

In addition, we have provided the requirements for personal loans, business loans, and personal loans backed by pension assets on our website. We have also outlined the step-by-step process of obtaining the necessary documents for each of these loan applications.

3. Flexible Evidence of Consistent Loan or Bill Payments

We understand that some of you may not have traditional documents like bank statements or payslips, but you may have evidence of a consistent habit of paying for goods or services after consumption. If you have any of these statements, please provide them as part of your loan application.

4. Simplifying the loan application process

We are constantly looking for ways to simplify our loan application process to make it easier for you to apply for a loan. We are exploring the use of alternative data sources to help verify your financial information without the need for traditional documents.

5. Providing support to access necessary documents

We understand that accessing bank statements and payslips can be a challenge for some customers. Therefore, we have trained our customer service team to provide support to customers who need assistance accessing

these documents. If you need help accessing your bank statements or payslips, please contact our customer service team and we will provide assistance.

6. Accepting evidence of consistent payment for goods or services

We recognize that you may not have all the necessary documents for your loan application, but you may have evidence of a consistent habit of paying for goods or services after consumption. This evidence can include mobile phone or bank statements showing payments for utilities, loans, rent, or postpaid services. If you have any of these

statements, please provide them as part of your loan application.

We hope that these solutions will help you provide the necessary documents for your loan application. At CedisPay, we want to make the loan application process as easy as possible for our customers.

Thank you for choosing CedisPay. If you have any questions or concerns, please do not hesitate to contact our customer service team.

Sincerely, CedisPay Customer Service Team