



LOAN ME APPLICATION FORM

RELATIONSHIP WITH CEDIS PAY

1.

ARE YOU AN EXISTING CEDISPAY CUSTOMER

☐ YES

☐ NO
2.

HAVE YOU TAKEN ANY LOAN FROM CEDISPAY AT LEAST TWICE?

☐ YES

☐ NO
3.

HAVE YOU MISSED PAYMENT WITH CEDISPAY NOT MORE THAN 2 PAYMENTS?

☐ YES

☐ NO

PLEASE WHICH OF FOLLOWING PROVIDE (S) EVIDENCE OF CREDIT HISTORY AND CREDIT HABITS (you can pick multiple choice)

- ☐ Payment history of a loan taken from financial institution
☐ Payment of history to a fees paying association
☐ Payment history of utility bills
☐ Payment history of Postpaid mobile phones bills
☐ Payment history of Rent
☐ Payment history of Postpaid TV subscription bills
☐ Payment history of goods and services purchased on credit paid on instalment basis
☐ Payment history of Tax installment payments

DO YOU PAY YOUR applicable CREDIT COMMITMENT ON TIME (CREDIT PAYMENTS HABIT)? ☐ YES ☐ NO

If credit habit is No, The application cannot proceed, client receives messages unfortunately you cannot apply for a loan with CedisPay without a credit habit

If credit habit is Yes

HAVE YOU TAKEN A LOAN FROM ANY CREDIT INSTITUTION including CedisPay ? ☐ YES ☐ NO

If Yes , HOW LONG IS YOUR RELATIONSHIP WITH OTHER CREDIT INSTITUTION including CedisPay?

Above 4 Years ☐ 2 Years - 4Years ☐ 3 months - 2 Years ☐ Less than 3 months ☐

What is your payment history status with the financial institution including CedisPay

No missed payment ☐ 1 missed payment ☐ 2 missed payments ☐ 3 missed payments ☐

Enter the schedule dates of your loan repayments and the actual dates of your loan repayments for the most recent 3 months

Payment No.	Document the nature of credit habit (loan from FI and CedisPay, rent, Utilities, others)	Scheduled payment date for the credit / bill habit (when the borrower was supposed to pay the credit/bill)	Date of payment of credit/bill habit- payment date of loan or bills (when the borrower actually paid the credit/bill)	Missed payment (if payment is before next payment date then its is not missed, but if after then missed payment)
1				
2				
3				
4				
5				
6				
Number of missed payments				

If YOU HAVE NOT TAKEN A LOAN FROM ANY CREDIT INSTITUTION including CedisPay , Then select one of these alternative ways that most provide evidence of your credit behavior

- | | | |
|---|--|---|
| <input type="checkbox"/> Rent payment | <input type="checkbox"/> Utilities | <input type="checkbox"/> Postpaid mobile phones bills |
| <input type="checkbox"/> Postpaid TV subscription bills | <input type="checkbox"/> Due paying association | |
| <input type="checkbox"/> Postpaid internet subscription | <input type="checkbox"/> Other goods and services paid on instalment basis | |
| <input type="checkbox"/> Tax installment payments | | |

WHAT IS YOUR LENGTH OF PAYMENT HISTORY FOR YOUR SELECTION ABOVE?

Above 4 Years ☐ 2 Years - 4Years ☐ 3 months - 2 Years ☐ Less than 3 months ☐

WHAT IS YOUR PAYMENT HISTORY STATUS WITH YOUR SELECTION IN ABOVE

No missed payment ☐ 1 missed payment ☐ 2 missed payments ☐ 3 missed payments ☐

Enter the schedule dates of your utilities/other credit payment repayments and the actual dates of your utilities/other credit repayments for the most recent 3 months

Payment No.	Document the nature of credit habit (loan from FI and CedisPay, rent, Utilities, others)	Scheduled payment date for the credit / bill habit (when the borrower was supposed to pay the credit/ bill)	Date of payment of credit/bill habit- payment date of loan or bills (when the borrower actually paid the credit/bill)	Missed payment (if payment is before next payment date then its is not missed, but if after then missed payment)
1				
2				
3				
4				
5				
6				
Number of missed payments				

SAVING HABIT

DO YOU HAVE A SAVINGS OR INVESTMENT ACCOUNT (SAVINGS HABIT)?

NO

If saving habit is Yes, WHAT is your current saving balance GHC

[illegible]

INSURANCE HABIT

DO YOU HAVE A PERSONAL AND/OR BUSINESS INSURANCE (INSURANCE HABIT)?

NO

If insurance habit is Yes, Attach your insurance policy

GIVING HABIT

DO YOU DONATE TO AN NGO, ASSOCIATION OR FAMILY SUPPORT (GIVE TO OTHERS HABIT)

NO

IF GIVING habit is Yes, Your recent donation made to AN NGO, ASSOCIATION OR FAMILY SUPPORT

Attach your recent giving amount GHC

[illegible]

ARE YOU CURRENTLY EMPLOYED

YES ☐

NO ☐

If No , you cannot proceed with your loan application

*If yes provide evidence that you are currently employed
(either the most recent 3 payslips or introductory letter from employer)*

DO YOU RECEIVE REGULAR MONTHLY INCOME (employment income & other income)

☐ YES

☐ NO

If No , you cannot proceed with your loan application

If yes Provide your monthly regular income (employment income & other income) GHC

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Also provide evidence by most recent 3 payslips or tax filed document and bank statement

DO YOU RECEIVE YOUR REGULAR INCOME THROUGH MOBILE MONEY OR BANK ACCOUNT? YES ☐ NO ☐
(employment income & other income)

*If No , you cannot proceed with your loan application. Your regular income has to be
verified to your mobile money statement or bank account statement.*

LOAN AMOUNT REQUESTED: GHC

PURPOSE OF THE LOAN

DESIRED PAYMENT PLAN ☐ Daily ☐ Weekly ☐ Bi-weekly ☐ Monthly

This should correspond with payment cycle

DESIRED LOAN PAYMENT DURATION

☐ 1 Month ☐ 2 Months ☐ 3 Months ☐ 4 Months ☐ 5 Months ☐ 6 Months

SOURCE OF INCOME FOR THE PAYMENT OF THE LOAN

FREQUENCY OF INCOME ☐ Regular ☐ Irregular

MONTHLY SAVINGS CONTRIBUTIONS GHC

MONTHLY DEBT EXPENSES GHC

GUARANTORSHIP

GUARANTOR'S NAME:

[illegible]

GUARANTOR'S PHONE NO:

[illegible]

TYPE OF ID:

[illegible]

ID NO:

[illegible]

GUARANTOR'S RESIDENTIAL ADDRESS/DESCRIPTION

[illegible]

HAS THE GUARANTOR BEING NOTIFIED TO ACT AS GUARANTOR?

YES ☐ NO ☐

OCCUPATION

[illegible]

EMPLOYER NAME

[illegible][illegible]

SOURCE OF INCOME FOR THE PAYMENT OF LOAN (in case the borrower defaults)

[illegible][illegible]

In case the borrower misses payment / default on the loan, by signing gives your consent as a guarantor that CedisPay, after giving you appropriate notice per applicable law and payment is not made by you, CedisPay will report you to the credit bureau.

I hereby agree that in case the borrower defaults , I will pay the full amount owed by the borrower to Cedispay

GUARANTOR'S SIGNATURE: _____

DATE: _____

CREDIT BUREAU AND LEGAL CONCENT

I, _____ ,

hereby apply for Loan with CedisPay. I understand that the information given herein and the documents supplied are the basis for loan application and I therefore warrant that such information is correct. I further undertake to indemnify the CedisPay for any loss suffered as a result of any false information or error in the information provided to CedisPay.

DISCLOSURE TO CREDIT REFERENCE BUREAUS

CedisPay will obtain information about you from the credit reference bureaus to check your credit status and identity. The bureaus will record our enquiries which may be seen by other institutions that make their own credit enquiries about you. CedisPay shall also disclose your credit transactions to credit reference bureaus in accordance with the Credit Reporting Regulations, 2020 (L.I 2394)

AGREEMENT TO ACCOUNT LEGAL TERMS – ON CEDISPAY WEBSITE

I have read the Account Legal Terms on CedisPay website (<https://cedispay.com.gh/about/account>) and agree to the terms.

CLIENT'S SIGNATURE: _____

DATE: _____

LOAN APPLICATION REQUIREMENTS

1. Proof of identity:

Valid Government issued photo ID of the business owner.

2. Proof of Steady and reliable income.

a) recent 3 months pay slip and bank statement/mobile money statement or tax filed document for employment income

b) Recent 3 months documentary evidence to support other income

3. Proof of Good credit history:

3 months payment history of either one of these:

Loans from other financial institutions, rent payment, Utility bills, Postpaid mobile phones bills, Postpaid TV subscription bills, Postpaid internet subscription, Association dues payments or other goods and services paid on instalment basis.

4. Proof of permanent address: Document that shows your name and address of residence of sole owner and address of the business.

5. If investment is yes attached investment statement

6. If insurance is yes , attach insurance statement