Subject: **On-boarding requirements on bills Payment**

Dear Customer

Welcome to CedisPay! We are delighted to have you as a valued customer and are eager to assist you with your financial needs. As part of our onboarding process, we would like to provide you with essential information about our unique approach to assessing loan eligibility and the importance of bills payment.

At CedisPay, we understand that traditional credit scores may not always provide an accurate reflection of a person's willingness and ability to repay a loan. Therefore, we utilize everyday life data, including bills payment behavior, to assess our customers' eligibility for loans. By considering factors such as consistent and timely bill payments, we can offer you financial solutions that are tailored to your specific circumstances.

To ensure a smooth and efficient loan assessment process, we kindly request the following information from you:

1. Type of Bills Payment: Please provide us with details about the various types of bills you regularly pay. This may include utility bills (such as electricity and water), rent or mortgage payments, association fees, local authorities' taxes, and any other recurring bills. By understanding the nature of your bills, we can gain insights into your financial responsibilities.
2. Three Months of Mobile Money Statements and Bank Statements: As part of our comprehensive character checks, we review your bank statements and mobile money statements to verify the bills you pay. This helps us assess your payment behavior and eligibility for a loan. You can securely provide these statements through our client portal or by emailing them to our dedicated support team.
3. Due Dates: It is crucial for us to have the due dates associated with your bills. Due dates represent the specific dates on which your bills are expected to be paid. By providing us with this information, we can accurately evaluate your payment character and determine your eligibility for a loan. Typically, you can find the due dates on your billing statements or by visiting the websites of your bill providers and associations. If due dates are not readily available online, we may request that you contact your bill providers directly to obtain this information.
4. Billing Statements: We kindly ask that you provide us with copies or relevant information from your recent billing statements. These documents will allow us to verify the payment amounts, due dates, and other necessary details associated with your bills. You can securely upload these documents through our client portal or email them to our dedicated support team.
By sharing the purpose of your bill’s payment, due dates, and billing statements, you enable us to gain deeper insights into your financial obligations and make informed decisions regarding your loan eligibility.

Please be assured that any information you provide will be treated with the utmost confidentiality and used solely for the purpose of evaluating your loan eligibility. Safeguarding your privacy and maintaining the security of your data are our top priorities.

If you have any questions or require further assistance, our dedicated support team is readily available to help. We strive to make your onboarding experience seamless and efficient.

Thank you for choosing CedisPay as your financial partner. We are committed to providing you with exceptional service and supporting you on your financial journey.

Best regards,

CedisPay Customer Service