**Subject: Important Update: Acceptable Collateral for CedisPay Loans**

Dear Valued CedisPay Customers,

We hope this email finds you well and that you're enjoying the convenience and benefits of our financial services. We wanted to inform you about an important update regarding the acceptable collateral for CedisPay loans, particularly for loan amounts above GHS10k. Our aim is to simplify the loan process and provide you with a clear understanding of the collateral options available.

To make things easier and more straightforward, we have made some changes to the acceptable collateral for loans above GHS 10k. Going forward, you have two options for collateral:

1. Savings or Investment:
   * Your savings account should be liquid, and no other person should have a lien on it.
   * You can now use your savings or investment accounts as collateral for loans above GHS 10k.
2. Pension Asset:
   * Your pension asset should function similarly to a savings account, with no liens from any other party.
   * You can leverage your pension asset as collateral, provided the pension can be withdrawn.

Please note that a post-dated cheque will only be accepted by CedisPay if you have a savings account balance exceeding 10k. This measure ensures that we maintain a level of financial stability and security in our lending process.

At CedisPay, we believe in providing you with transparent and accessible financial solutions. These updates aim to simplify our loan offerings and empower you to make informed decisions about your financial needs.

If you have any questions or require further clarification regarding these changes, please don't hesitate to contact our customer support team. We are here to assist you and ensure a smooth and seamless experience.

Thank you for choosing CedisPay as your financial partner. We value your trust and remain committed to serving you with excellence.

Best regards,

CedisPay Team