

# Benefits of CedisPay Pension backed Loans

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# CedisPay Pension Backed loan

connects tier 3 pension contributors to their financial goals through an affordable loan solution, featuring low interest rates, friendly service, reliability, and a swift, satisfying customer experience for their financial needs.



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## ***Understanding Tier-3 Pension Scheme***

***The Tier-3 Scheme, a voluntary pension initiative scheme offers contributors significant tax reliefs, allowing for deductions of up to 16.5% of their basic salary.***



## What is CedisPay Pension-Backed Loans?

CedisPay's Pension-backed loans are a type of personal loan designed to cater to the short-term financial needs and emergencies of tier 3 pension contributors who have good credit habits, consistent savings habits, stable employment, proof of residence, and pension assets.



## What is CedisPay Pension-Backed Loans?

Customers who apply for CedisPay Pension -Backed Loans will use tier 3 pension assets to serve as collateral for the loan. This loan offers an affordable solution featuring low interest rates, friendly service, reliability, and a swift, satisfying customer experience for tier 3 pension contributors.



## CedisPay's Ideal Customer: Diligent Savers and Tier 3 Pension Contributors

At **CedisPay**, we cater to individuals who prioritize financial responsibility and education. Our target customers are:

- Diligent savers who live within their means
- Timely payers of bills and loans
- Committed to financial education

### **A. Tier 3 Pension Contributors: A Natural Fit**

We have a strong affinity for Tier 3 pension contributors, known for their financial prudence. Their profile aligns perfectly with our mission, allowing us to enhance their financial well-being through:

- Responsible lending solutions
- Customized financial education

### **B. Susu Companies and the Informal Sector**

Many individuals in this segment are associated with Susu companies, where they can access CedisPay investment or savings-backed loans. This alignment enables us to provide tailored financial solutions to those who need them most.



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## Who are CedisPay target customers?

CedisPay target customers share all these 4 features

1. Diligent savers
2. Living within their means
3. Pay bills and loans on time and are
4. Committed to financial education.



# Key Benefits of CedisPay Pension-Backed Loans

- 1. Tax Advantage:** Opting for CedisPay over Tier 3 withdrawal provides tax relief, preserving savings.
- 2. Competitive Interest Rates:** Enjoy a competitive 1.8% monthly interest rate, potentially saving compared to Tier 3 returns.
- 3. Preservation of Savings:** Borrowing allows preservation and growth of pension savings for a secure retirement.
- 4. Financial Well-being:** CedisPay supports financial goals and cultivates sound financial habits.
- 5. Unique Financial Identity:** Comprehensive profiling beyond traditional credit history for broader financial access.
- 6. Convenient Application:** Streamlined process for quick access to funds during critical moments.







## **Benefits of CedisPay pension backed loan**

**Tax Advantage:**  
**Opting for CedisPay over  
Tier 3 withdrawal  
provides 15% tax relief,  
preserving savings**



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## **Benefits of CedisPay pension backed loan**

***Preservation of Savings:  
Borrowing allows  
preservation and  
growth of pension  
savings for a secure  
retirement***



## **Benefits of CedisPay pension backed loan**

**Financial Well-being:**  
**CedisPay supports  
financial goals and  
cultivates sound  
financial habits**



## **Benefits of CedisPay pension backed loan**

***Unique Financial Identity:  
Comprehensive profiling  
beyond traditional credit  
history for broader  
financial access***



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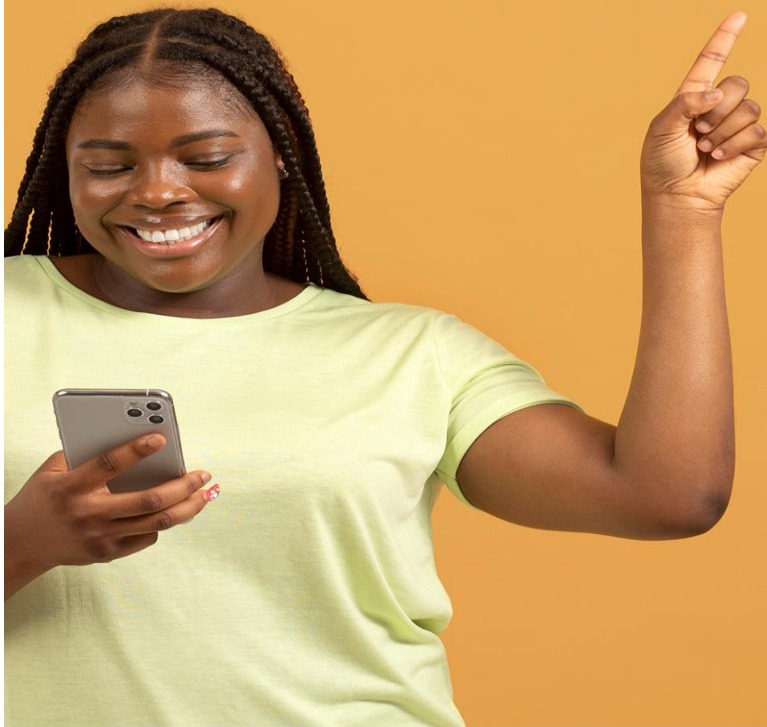


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## **Benefits of CedisPay pension backed loan**

**Convenient Application:  
Streamlined process for  
quick access to funds  
during critical moments.**

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MICRO-  
CREDIT  
**PAY**  
ENTERPRISE

# Protect Your Pension Asset with CedisPay's Responsible Lending Approach



CedisPay prioritizes your financial well-being, going beyond loans to offer transparency, flexibility, and responsible borrowing. Here's why CedisPay is your ideal partner:

## RESPONSIBLE LENDING APPROACH:

- *Transparent loan terms and competitive interest rates.*
- *Comprehensive assessment of your creditworthiness using credit bureaus, alternative data, and a credit score.*
- *Careful evaluation of your financial situation, including income, credit history, and repayment capacity.*



## **Protect Your Pension Asset with CedisPay's Responsible Lending Approach**

Calling all tier 3 pension contributors and trustees – if you're looking for a lender that truly understands the importance of protecting your hard-earned pension, your search ends here. CedisPay prioritizes your financial well-being, going beyond loans to offer transparency, flexibility, and responsible borrowing. Here's why CedisPay is your ideal partner:

- . RESPONSIBLE LENDING APPROACH**
- . FLEXIBLE PAYMENT OPTIONS**
- . PREVENTING A CYCLE OF DEBT**



## Protect Your Pension Asset with CedisPay's Responsible Lending Approach

CedisPay prioritizes your financial well-being, going beyond loans to offer transparency, flexibility, and responsible borrowing. Here's why CedisPay is your ideal partner:

### **FLEXIBLE PAYMENT OPTIONS:**

- *No rush to your pension asset in the event of a missed payment.*
- *Collaborative approach – we work with you to restructure your loan, ensuring a manageable repayment plan.*





## **Protect Your Pension Asset with CedisPay's Responsible Lending Approach**

CedisPay prioritizes your financial well-being, going beyond loans to offer transparency, flexibility, and responsible borrowing. Here's why CedisPay is your ideal partner:

### **PREVENTING A CYCLE OF DEBT:**

- *Promotion of responsible borrowing to shield you from a debt cycle.*
- *Our goal is to help you build a robust financial foundation without compromising your pension assets.*