Dear CedisPay Team,

I trust this email finds you in good health. I am writing to provide my explicit consent for the following actions:

1. **Confirmation of Pension Details:**

I hereby authorize CedisPay to liaise with my pension company, utilizing the provided details below:

- Name

- Pension Account Number

- Address

This consent empowers CedisPay to approach my pension company to obtain essential Pension/Investment statements and associated information. The purpose of this communication is to verify specific details required for my loan application. The details to be confirmed encompass:

a. Pension Balance

b. Pension Contribution History (in years)

c. Average Monthly Pension Contribution

d. Number of Pension Contribution Records in the Most Recent 12 Months

e. Available Pension Asset

f. Existing Obligations Affecting the Pension Asset

2. **Consent for Collateral Agreement:**

I hereby grant my consent to initiate a collateral agreement with my pension company. This agreement will involve the utilization of my pension asset, with a value of GHS [Collateral Amount], as collateral for my CedisPay Loan.

I acknowledge and comprehend the following terms:

• This arrangement will remain in effect until formally revoked in writing by me and confirmed by CedisPay.

• Throughout the term of this agreement, the Pension Trustee/Savings/Investment trustee or custodian will hold the Collateral Amount of my pension asset. This arrangement will persist until CedisPay confirms that I have successfully repaid my loan.

• In the event of loan default, the Pension Trustee/Savings/Investment trustee or custodian may remit payments to CedisPay upon request.

• The Pension Trustee/Savings/Investment trustee or custodian is authorized to share information pertaining to my contributions with CedisPay as required, without the necessity of further consent from me.

• CedisPay is granted permission to register this charge in any register, in accordance with legal mandates.

By providing this consent, I affirm my understanding and acceptance of the terms elucidated above.

Thank you for your timely attention to this matter. Please do not hesitate to reach out if you require any additional information or clarification.

Warm regards,

[Your Name]

[Your Signature (if sending a physical letter)]