**CedisPay Personal Loan Approval Process**

Dear Valued Customer,

We are committed to transparency and clear communication regarding our loan approval process at CedisPay. Please note that having a pension asset is not sufficient to guarantee loan approval. All customers must meet our credit criteria regardless of their pension assets. Below are the three stages of loan approval at CedisPay:

1. **Eligibility Check:** To be eligible for a loan, you must meet the following conditions:
* Ghanaian identity proof showing age above 18 years
* Proof of location/address in Accra
* Evidence of good credit habits
* Demonstration of stable employment or business for at least three months
* Proof of income
1. **Loan Approval Check:** Our credit decision is based on two main criteria:
* Credit score above 60
* Debt-to-Income (DTI) ratio less than 80
1. **Documents Check:** Once approved, we will verify the supporting documents.

If you meet the credit criteria mentioned above, you will be approved for a loan and receive the funds within 48 hours. If not, you will be provided with alternative products. Please contact our customer support team for any questions (Call us at **0595 741 614**, **0595 738 121** send a message or email us at sales@cedispay.com.gh. )

Best regards, CedisPay Team