

Empowering Salary Workers: CedisPay's Solution



  Cedispay  Cedispaygh  CedispayCredit





CedisPay understand Challenges Confronted by Underserved Salary Workers in Ghana:

Lack of Low-Interest Loan Options:
While employees in financial services enjoy low-interest rate loans, those in smaller companies are often left without similar opportunities.

Complexity in Loan Applications:
Traditional banking systems can be cumbersome and time-consuming, making it challenging for salary workers to apply for loans.

Empowering Salary Workers: CedisPay's Solution

1. Low-Interest Rates

2. Simplicity and Convenience

3. Accessible Loan

4. Accessible Loan Options



**Empowering Salary Workers:
CedisPay's Solution**

Unbeatable Offers:

Payroll Deduction Loans:
Get funds at just

4%
per month

**Secured Loans by
Pension Assets:**
Enjoy an unbeatable

1.8%
per month



CedisPay Payroll Deduction Loan Requirements

- Ghana Card
- Provide 3 months of bank statement and Mobile Money statement
- Proof of Current Address such as the Ghana Postal GPS
- Employer agreement and 3 months' Pay slip
- Loan duration- 12 months

Loan Limit
**Ghc
10,000**

4%
Interest
Rate

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Loan Limit
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4%
Interest
Rate

CedisPay

Loan Me Requirements

- Ghana Card
- 3 months of bank statement and Mobile Money statement
- Proof of Current Address such as the Ghana Postal GPS
- Proof of Full- time Employment with your current Employer
- 3 months' Pay slip
- Loan duration- 6 months

4%
Interest
Rate

Loan Limit
Ghc
10,000

CedisPay

Loan Me

Requirements

- Ghana Card
- 3 months of bank statement and Mobile Money statement
- Proof of Current Address such as the Ghana Postal GPS
- Proof of Full- time Employment with your current Employer
- 3 months' Pay slip
- Loan duration- 6 months

4%
Interest
Rate

Loan Limit
Ghc
10,000

CedisPay Loan products-approval criteria

Product	Minimum Credit Score	Debt to Income Ratio (DTI)	Qualify for a Loan with CedisPay	Additional Eligibility Conditions
Pension Backed Loan	50	Not more than 30	Pension Asset	To proceed with your loan application, you must meet the following additional conditions: - Proof of Identity: Be a Ghanaian citizen over 18, verified by your Ghana card - Proof of Address: Show evidence of Accra residence - Employment or Business Stability: Demonstrate 3+ months of stable employment or business activity - Proof of Income: Submit 3 months of mobile money or bank statements - Credit Report: Have no unpaid loans on your credit bureau report - Debt-to-Income Ratio: Maintain a ratio less than 30%"
Payroll Deduction Loan	40	Not more than 30	To provide assurance of your trust for your CedisPay loan repayment, if you don't have pension assets or investments or savings to use as collateral, you need to provide one of the following: - A non-cancelable debit agreement - An employer letter verifying your employment status - Payroll deductions set up - Evidence of assigned receivables (for business owners)	
Personal Unsecured (Loan Me)	80	Not more than 30		
Business Unsecured (Capital Me)	80	Not more than 30		

CedisPay Loan products Pricing

Product	Maximum Loan Amount (GHS)	Interest Rate per Month	Processing Fees	Qualify for a Loan with CedisPay
Pension Backed Loan	20,000	1.8%	2%	Pension Asset
Payroll Deduction Loan	10,000	4%	2%	To provide assurance of your trust for your CedisPay loan repayment, if you don't have pension assets or investments or savings to use as collateral, you need to provide one of the following: - A non-cancelable debit agreement - An employer letter verifying your employment status - Payroll deductions set up - Evidence of assigned receivables (for business owners)
Personal Unsecured (Loan Me)	10,000	4%	2%	
Business Unsecured (Capital Me)	10,000	6%	4%	

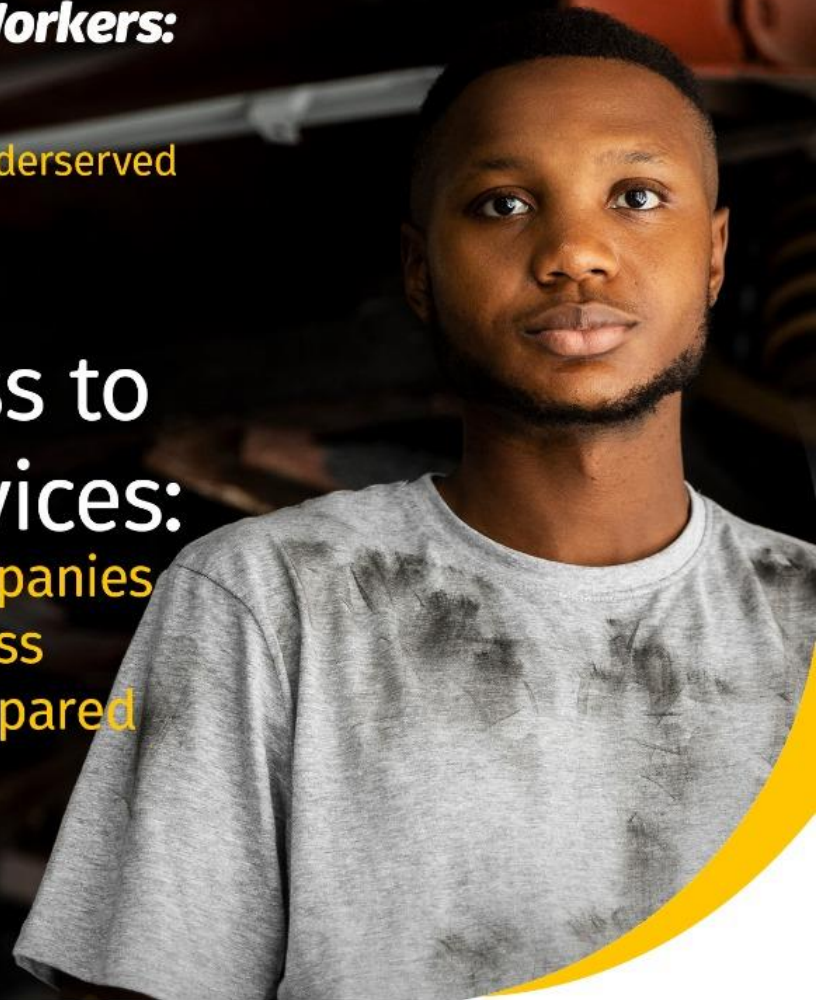


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Challenges Confronted by Underserved
Salary Workers in Ghana:

Limited Access to Financial Services:

Workers in small companies
often struggle to access
financial services compared
to those in larger •
organizations.



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Challenges Confronted by Underserved
Salary Workers in Ghana:

Lack of Low-Interest Loan Options

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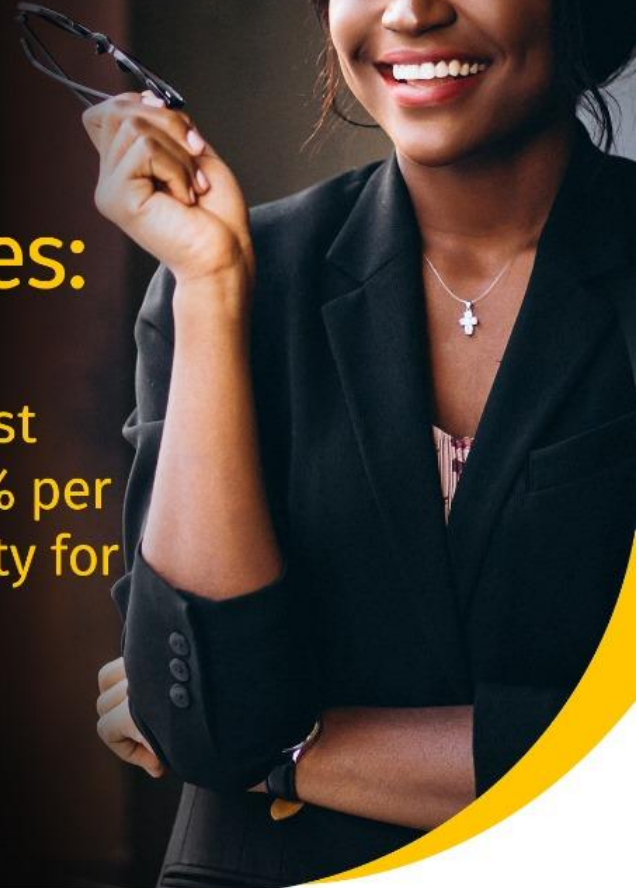
Many salary workers in Ghana, especially those outside the financial services sector like banks, often face limited access to low-interest rate loans.

At CedisPay, we recognize these challenges and are committed to providing a solution.

Empowering Salary Workers: CedisPay's Solution

Low-Interest Rates:

We offer competitive interest rates starting as low as 1.8% per month, ensuring affordability for all salary workers.



**Empowering Salary Workers:
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**Accessible Loan
Options:**

Our tailored loan options cater to the needs of underserved salary workers, bridging the gap in financial services.



Empowering Salary Workers: CedisPay's Solution

Empowering Employers

CedisPay partners with employers and payroll processing companies to provide low-rate loans to their employees, fostering financial empowerment in the workplace.



**Empowering Salary Workers:
CedisPay's Solution**

**Simplicity and
Convenience:**

Applying for a loan with
CedisPay is simple and
convenient through our
user-friendly online platform.



**Empowering Salary Workers:
CedisPay's Solution**

Calling all employers and
payroll processing
companies!

If you're interested in providing your
employees with low-rate loans,
CedisPay has the solution for you.

**Empowering Salary Workers:
CedisPay's Solution**

Ready to apply for the
CedisPay low-rate loan?

Applying for a CedisPay loan is a breeze!
Visit our website at <https://cedispay.com.gh/>
and navigate to the
"Apply for a Loan Today" section.