



IMPORTANT ANNOUNCEMENT

Accra, Ghana, March 27, 2020

In light of the spread of COVID 19 pandemic, YieldRock wishes to announce the following measures in respect of loan repayments:

MICRO-CREDIT CUSTOMERS IN AFFECTED LOCK DOWN ZONES

All our cherished customers whose businesses are located in the lockdown zones (Accra, Kasoa, Tema and Kumasi), or whose customers operate trading businesses within the lock down zones, are to adhere to the following measures:

1. **March Repayments:** All repayment cheques that are due for March 31, 2020 will be cleared after April 15, 2020.
2. **April Repayments:** All repayments falling within the first two weeks of April will be cleared after April 15, 2020.
3. **Other Repayments:** All repayments that are due by April ending will be given a 2 weeks moratorium to compensate for loss time during the lock down. This relief is only available to clients in the lockdown zone who deal with market women and traders. Other clients in the affected zones who deal with salary workers are not included. However, requests for waivers will be considered on case by case basis.

OTHER BUSINESS CUSTOMERS IN AFFECTED LOCK DOWN ZONES

All our cherished customers in other sectors ranging from ICT, Education, Haulage and Logistics, and whose businesses are located in the lockdown zones, may request for extension of repayment by sending an email to loan.application@yieldrockgh.com providing reasonable justification for such request. Requests will be considered having regards for impact of lockdown and other exceptional circumstances.

OTHER RELIEFS FOR CUSTOMERS

In line with our commitment to support our clients during this difficult period, the following additional reliefs are announced for the benefit of our cherished clients:

1. All facility renewals going forward will receive a moratorium on principal repayment up to a maximum of 3 months, without fees and charges.
2. Our loyalty discount rates has been increased from 50 basis points to 80 basis points for all qualifying customers.

We wish above all else, safety and protection for the families and livelihoods of our cherished customers, as we all strive to weather the impact of COVID 19. May the good Lord bless us all. For questions or concerns, you may reach us via email or phone.

Signed.
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