



IMPORTANT ANNOUNCEMENT

Accra, Ghana, June 1, 2020

Following the president's announcement yesterday May 31, 2020, we deem it necessary to make known to our cherished clients our position on related issues. Kindly take note of the following:

DECISION ON NEW LOAN DISBURSEMENTS

On March 31, 2020, YieldRock suspended all new loan disbursements as a result of the outbreak of the global pandemic. This was to enable us monitor the impact on market activity and portfolio resilience. Starting Wednesday June 10, 2020, YieldRock will commence a survey across selected market centres to assess the level of economic activities. The scope of the survey will cover the following areas; Madina market, Kasoa, Pokuase, Ashaiman, Peki, Kaneshie, Tema, and Sunyani main market. We expect to take a firm decision on new loan disbursements based on the evidence. Announcement of same will be made by July 08, 2020.

NEW CREDIT POLICY

COVID-19 has undoubtedly impacted every business one way or another. As part of our response, we have had to reorganize and also retool some of our policies, processes and procedures. Going forward, our credit policy CP version 2.1 will guide all interactions with our cherished customers. You would find summary version of same on our new web portal (<http://yieldrockgh.com>). We kindly urge you to familiarize yourself with CP Version 2.1 in order to promote mutual understanding.

LOYALTY DISCOUNT PROGRAM

As announced on March 13, 2020, our Customer Loyalty Discount program 'Mmo Ne Yo' continues in effect until October 31, 2020. This promo offers interest discount of up to 80 basis points to qualifying customers. YieldRock is happy to work with all our cherished clients to deliver on the financial inclusion agenda.

Circular updates will be sent when new developments warrants same. For questions or concerns, you may reach us via email or phone.

Signed.
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