



IMPORTANT ANNOUNCEMENT

Accra, Ghana, August 19, 2022

YieldRock Micro-credit Services wishes to bring the following announcement to the attention of our cherished customers:

ENHANCED CREDIT FACILITY

In line with our revised Risk Governance Framework (RGF), our cherished customers that request credit facilities above GH¢40,000 will be required to submit monthly returns using the Portfolio Monitoring Report (PMR)[®] template. The PMR template will be shared on need-to basis only. One-on-one training will be conducted on how to complete the template.

EXTENDED LOAN TENORS

To ensure that our cherished clients enjoy flexibility and convenient service, YieldRock has amended our credit policies to extend loan tenors to 15 months. This will enable our customers benefit from larger ticket sizes without a disproportionate increase in monthly debt service commitments.

NEW LOAN REQUEST PROCESS

With immediate effect, all existing customers seeking to renew credit facilities (new cycles) are required submit such request using the standard templates below. Instructions on how to use the Tracker is embedded in the tool. Customers in Type 2 category must attach/include a Pro Forma Invoice to the requests. Note: No facility request will be considered without a FULLY COMPLETED tracker.

Type	Customer Segment	Name of Template	Download Link
1.	MSMEs (Micro-credit)	PortTracker ver.01.6.22	Click to Download
2.	MSMEs (Other Businesses. E.g., Schools, Churches, Pharma, etc.)	FundsTracker ver.04.11.21	Click to Download

For further inquiry or assistance kindly contact your R/M or the Loan Desk.

TARIFF GUIDE

Download the updated [Tariff Guide 2022 here](#).

Signed.
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