



IMPORTANT ANNOUNCEMENT

Accra, Ghana, April 4, 2023

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

SOLE PROPRIETOR LOAN APPLICATIONS

1. In line with Bank of Ghana's Business Rules for MFIs, YieldRock will henceforth strictly enforce the Single Borrower Exposure (SBE) limit of GH¢20,000. For purposes of assessing the SBE limit, a sole proprietorship business and its owner shall be treated as one and the same. This notwithstanding, two distinct sole proprietorship businesses belonging to the same owner may be treated as independent borrowers, where there is evidence to show that both businesses possess different assets, despite having the same owner. Operators of sole proprietorship businesses who wish to borrow in excess of GH¢20,000 may utilize the Spousal Support Loan Facility (SSLF).
2. Where the borrower is a company limited by shares, loans advanced to the company will be treated distinctly from loans advanced to the director(s) of the company, for purposes of assessing the SBE limit.

All should be accordingly advised.

USING THE PORTAL

In order to enhance service delivery, YieldRock has retooled our web portal (<http://yieldrockgh.com>) to maximize user experience. All transactions (including the ones listed below) are to be carried out using the portal.

- i. New loan cycle
- ii. Refinance
- iii. Pay-off-Start-Afresh (POSA)

PLEASE NOTE: Transaction requests that are not received via the portal WILL NOT be actioned. You are also encouraged to review our policy on Settlement Window and Advanced Notice. View [Policies](#).

TARIFF GUIDE

Download the updated [Tariff Guide 2023 here](#).

Signed.
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