

## **FOR EMPLOYEES**

Access to Fair Credit Through Your Employer

### **APPLY FOR CREDIT**

R1,000 - R8,000

1, 3, or 6 months

27% fixed interest rate



### **AFFORDABILITY ASSESSMENT**

We check you can afford repayment

Credit bureau verification



### **VOLUNTARY AUTHORIZATION**

You choose to participate

You authorize payroll deduction



### **RECEIVE FUNDS**

Money in your bank account

Repayment via payroll deduction



### **YOUR RIGHTS**

✓ Voluntary participation

✓ Consumer protection