

HOW IT WORKS

The Employer-Facilitated Lending Model

THREE PARTIES

EMPLOYEE ↔ EMPLOYER ↔ SIYANQOBA FINANCIAL SERVICES

STEP 1: APPLICATION

Employee applies → Documentation submitted



STEP 2: ASSESSMENT

Affordability check → Credit bureau verification



STEP 3: AGREEMENT

Quotation provided → Employee signs voluntarily → Payroll deduction authorized



STEP 4: DISBURSEMENT

Funds to employee bank account



STEP 5: REPAYMENT

Employer deducts → Employer remits to Siyanqoba → Loan repaid

COMPLIANCE FRAMEWORK

NCR Regulated | Affordability Mandatory | Voluntary Participation

NCA Compliance | Consumer Protection | POPIA Privacy