YieldRock

General Terms and Conditions

SECTION A

For New Customers

1. Target

We give loans to small businesses with stable, predictable and verifiable cashflows.

2. Eligibility

To qualify for a loan, your business must be registered and should have operated for a minimum of 2 years.

3. Use of Funds

The loan should be intended for use as working capital, fixed asset purchase, or procurement of materials and other inputs.

4. Loan Amount

First cycle – GH¢50,000 max, subject to sector limit and loan affordability test.

5. Loan Increment Formula

Subsequent loan cycles shall NOT exceed 120% of the previous loan amount, subject to affordability test and sector limit.

6. Sector Limits

Schools – GH¢150,000. Micro-lenders – GH¢100,000. FMCG Retailer – GH¢30,000. Church – GH¢40,000. Water production – GH¢50,000. Others – GH¢50,000.

7. Interest Rate

Interest rate ranges between 2.5 and 3.99 percent depending on tenor.

8. Tenor

Maximum duration is 12 months.

9. Processing Fees

Processing fees ranges between 2.5 and 3.99 percent.

10. Collateral

All loans must be supported by collateral. The value of the collateral must be at least 120% of the loan amount. Note: YieldRock will take custody of the original title documents + other personal documents.

11. Title Documents

Where the asset used as collateral has no title documents (e.g. chattel, fixtures, fittings, etc.), YieldRock will take custody of the borrower's personal documents in lieu.

12. Guarantor

A borrower who is unable to provide adequate collateral as specified under paragraph 10 shall provide a guarantor.

13. Guarantor Qualification

A guarantor must show proof of employment and income, and be able to provide post-dated cheques as back-up in case of default.

14. Loan Application Documents

Personal ID Card; Business Registration Cert. and Form A or Form 3; and 6-months Bank Statement.

15. Top-Up

First time borrowers with less than 2 years repayment history are not eligible for loan top-up.

16. Loan Increment

Customers that do not complete at least 75% of the agreed repayment duration will not be eligible for increment during their next cycle.

17. Nov-Dec

We don't grant loans in November and December.

SECTION B

For Existing Customers

TERMS & CONDITIONS FOR LOAN RE-CYLE

COLLATERAL

1. All loans must be supported by collateral. The value of the collateral must be at least 120% of the loan amount. Note: YieldRock will take custody of the original title documents + other personal documents.

TITLE DOCUMENT

2. Where the asset used as collateral has no title documents (e.g. chattel, fixtures, fittings, etc.), YieldRock will take custody of the borrower's personal documents in lieu.

GUARANTOR

3. A borrower who is unable to provide adequate collateral as specified under paragraph 10 shall provide a guarantor. Note: Loan amount above GH70,000 must be guaranteed by a third-party.

GUARANTOR QUALIFICATION

4. A guarantor must show proof of employment and income, and be able to provide post-dated cheques as back-up in case of default.

TOP-UP

5. Customers with at least 2 years loan repayment history may apply for top-up as long as their outstanding loan does exceed 3 months.

6. Existing customers who defaulted or rescheduled their loan repayment within the last 24 months are NOT eligible for top-up.

LOAN INCREMENT

7. New loan requests shall NOT exceed 120% of the previous loan amount approved, subject to affordability test and sector limit.

8. New loan requests by customers who defaulted or rescheduled their loan repayment within the last 24 months, shall not exceed 50% of the previous cycle amount.

9. Customers that do not complete at least 75% of the agreed loan tenor will not be eligible for increment during their next cycle.

FRESH-START

10. Pay-off-start-afresh is allowed, but the outstanding principal must not exceed 3 months instalments.

NOV-DEC

11. We don’t give loans in November and December.

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Effective Date: August 01, 2026