



BANK OF GHANA

NOTICE TO THE GENERAL PUBLIC

NOTICE NO.BG/GOV/SEC/2025/28

**DESIGNATION OF DIGITAL CREDIT SERVICES AS A NON-BANK
FINANCIAL SERVICE UNDER THE FIRST SCHEDULE OF THE NON-
BANK FINANCIAL INSTITUTIONS ACT, 2008 (ACT 774)**

The Bank of Ghana hereby designates a new service – **DIGITAL CREDIT SERVICES** – as a Non-Bank Financial Service under the First Schedule of Act 774.

This initiative forms part of ongoing efforts to broaden access to the financial system with the view to promote financial inclusion.

The Bank emphasizes that this Notice does not confer automatic authorization or license to provide digital credit services on all entities which currently provide services and operate under the First Schedule of Act 774.

The Bank of Ghana will in due course, issue a Directive to lay out the licensing requirements for the provision of Digital Credit Services.

All Stakeholders are advised to take note.

(SGD.)

**AIMEE V. QUASHIE (MS.)
FOR: THE SECRETARY**

29TH AUGUST 2025