BANK OF GHANA
NOTICE TO THE GENERAL PUBLIC
NOTICE NO.BG/GOV/SEC/2026/25

NOTICE TO ALL LICENSED FINANCIAL INSTITUTIONS AND THE GENERAL PUBLIC
UNLICENSED DIGITAL CREDIT SERVICES PROVIDERS

Reference is made to the notice from the Bank of Ghana on unlicensed Digital Credit Services Providers (DCSPs) - **NOTICE NO.BG/GOV/SEC/2026/22.** The Bank has observed the continued operation of entities providing digital loans to the Ghanaian public through digital channels without the requisite licence or authorisation from the Bank of Ghana. Such activities are conducted in contravention of the **Directive for Digital Credit Service Providers in Ghana (September 2025)** published under **Notice No. BG/GOV/SEC/2025/30** and other relevant laws.

The Bank wishes to inform the public that the following mobile loan applications are operating without the requisite licence or authorisation from the Bank of Ghana:

NO	NAME OF LOAN APP	NO	NAME OF LOAN APP
1	Adamfo Loan	11	Gh Loans
2	Agyapacredit	12	Gh Loans pro
3	Amanfi loan	13	Hasty Credit
4	Arco Cash	14	Newgry Money Tree
5	Aya lend	15	Omanpesa
6	Bucks Now	16	PoPoCedi
7	CediGo	17	Ready Money
8	CGrab	18	Sika Tap
9	DumboCash	19	Sikapa Loan
10	FCash	20	Zigwe Loan

The Bank reiterates that the operations of these entities constitute significant violations of customer data privacy, consumer protection, and established regulatory standards.

The Bank of Ghana will continue to collaborate with relevant state institutions to identify, investigate, and take appropriate enforcement action against such entities in order to safeguard consumers and uphold the integrity and stability of the financial sector.

The general public is therefore strongly advised not to engage with unlicensed loan providers. Banks, Special ised Deposit-Taking Institutions (SDIs), and Payment Service Providers (PSPs) are also cautioned against facilitating or processing transactions on behalf of unlicensed loan providers.

Members of the public who become aware of the activities of unlicensed loan providers are encouraged to report them to the Bank of Ghana at:

The Head
Fintech and Innovation Department
Bank of Ghana
The Bank Square
42 Castle Road
Ridge, Accra

Tel: +233 30 273 9650
Email: fintech@bog.gov.gh / digitalcredit@bog.gov.gh
Website: www.bog.gov.gh

PUBLIC

All Stakeholders are advised to take note.

(SGD.)
AIMEE VYDA QUASHIE (MS.)
THE SECRETARY OF THE BANK

3RD AUGUST, 2026