



BANK OF GHANA
NOTICE NO.BG/GOV/SEC/2026/36

**NOTICE TO ALL LICENSED FINANCIAL INSTITUTIONS
AND THE GENERAL PUBLIC**

UNLICENSED DIGITAL CREDIT SERVICES PROVIDERS

Further to Bank of Ghana's **NOTICE NO.BG/GOV/SEC/2026/22** on Unlicensed Digital Credit Service Providers (DCSPs), the Bank continues to take steps to sanitise the digital credit space and protect the public from entities providing digital credit services without the requisite licence or authorisation. Such activities are conducted in contravention of the **Directive for Digital Credit Service Providers in Ghana (September 2025)**.

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	Agile Loan	11	NovaCedi
2	AmanaPay	12	Palm Loan
3	CashWay	13	PocketLoan
4	Foutou Credit	14	Rite Credit
5	HastyCredit	15	SikaCare
6	InsCash	16	SikaNow
7	KudiNow	17	Susu Loan
8	LendAura	18	Taploan Up
9	Lever credit	19	Temivo Cedi
10	LoanGlide	20	Zatuloan

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, safety, and stability of the financial sector.



The general public is therefore strongly advised not to engage with unlicensed loan providers. Banks and Specialised Deposit-Taking Institutions (SDIs), 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

The Public and all Stakeholders are advised to take note.

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

6TH OCTOBER 2026