

SUGARCANE FINANCIAL SERVICES POLICY DOCUMENT

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Policies

Please carefully read and understand the following policy regarding the use of Sugarcane Finance before using any of our products or services. If you do not agree to this policy, kindly decline or reject this form.

ACCOUNT OPENING:

New Member

All new members shall first open an account with us before loan processing starts. A new member is required to pay **Ghc20** for account opening. This amount is a processing fee and do not reflect in members account because it is the fee or price of “account opening” form.

Existing Member

All existing member are not required to open another account with us before getting an access to any product or services at any of Sugarcane Finance Subsidiaries. Existing member shall fill a form with it Sugarcane Finance code and shall not pay any processing or “account opening” form fee to conduct further businesses across Sugarcane Finance board.

Account Number & Code Activation

A new member shall obtain **account number** to perform various financial activities across board after successfully completing, submitting, pay the account opening fee and agreeing to this policy. **Account number** and **PIN Code** is generated within 24hrs after submitting the form.

CONNECTIVITY

Cross Board Code

Once a code is generated to a customer, he or she has the right to use it for all product or services across Sugarcane Finance divisions once being verified by Sugarcane Finance authorities.

SMS Invoice Fee

Sugarcane Finance charges a fee of **Ghc25/month** for SMS Notification. However, this is required from all customers at our services to provide them with accurate data on all transaction. Every transaction shall be alerted within 24hrs.

Email Alert

Sugarcane Finance charges **no fee** on email alert. An email alert is sent to customer within 24hrs of transaction. We do not required password to perform this task, only your email is requested.

Profile Viewership

We strongly advice that all customers shall keep safe of **PIN Code** used to access this profile on Sugarcane Finance Platform. This is a **full scale** PDF of all transaction being done since Joined. This pin code is the password of your document. View profile using link eg. <https://www.sugarcane.mmrepa.com/member/>,.,.,.

Booklet

Customers who wish to collect booklet for transactional purposes are required to pay **Ghc30** for 50 counts or **Ghc50** for 100 counts. This is used to record transactional data for extra security purposes. Sugarcane Finance does not required or **force** any customer to get this book, however if one needs it – it shall be **supply** to the person within 24hrs after payment.

OPEN DONATION

The Odomankoma Project

Sugarcane Finance is affiliated to **The Odomankoma Project**, an organizational body that engages in **purely religious activities**. Sugarcane Finance does not charge any client for this donation segment, neither does it force anyone to donate any amount to this entity. Out of a free will a member of Sugarcane Finance can donate willingly either in kind or cash to any activities that goes in there. You can access The Odomankoma Project activities through their website at <https://www.odomankoma.org> or follow them at social media @odomankomaorg for any further notice.

Onipa Sombo Brand

Sugarcane Finance is affiliated to **Onipa Sombo Brand**, an organizational body that engages in **social impact activities**. Sugarcane Finance does not charge any client for this donation segment, neither does it force anyone to donate any amount to this entity. Out of a free will a member of Sugarcane Finance can donate willingly either in kind or cash to any activities that goes in there. You can access Onipa Sombo Brand activities through their website at <https://www.onipasombo.com> or follow them at social media @onipasombobrand for any further notice.

PAYMENT SYSTEM

Amount Settlement

If a customer makes a deposit inside his or her account, there is no charge or fees applied to it.

Transfer Fees

Sugarcane Finance does not charge any amount to move cash from one account to another across it platform or divisions or between customers.

Hidden Fees

All fees are explain in this document regarding account opening. Sugarcane Finance does not provide **external fees** or **charges** or **extra fees** aside what is written in this document.

OUR LOAN SYSTEM BENEFIT

Collateral

There is **no collateral** for all loans requesting at Sugarcane Finance.

Processing Fee

Sugarcane Finance charge a processing fee of **0.00%** no matter how small or big a customer loan request is.

Interest Rate Fee

At Sugarcane Finance, we charge interest rate on all loans at a fee of **0.00%** no matter how small or big a customer loan request is.

AFFILIATE PROGRAMS AND SERVICES**MMREPA Marketplace**

A new registered member of Sugarcane Finance can sell online freely for **30 days** at mmrepa marketplace. Sugarcane Finance has market space at mmrepa marketplace which allows its customers to do business online with less stress. This benefit is only for Sugarcane Finance customers regardless of which sort of services they engage in at this premises. You will be required to provide **account name** for security purposes before getting listed on the platform. Obtain **MM Key** from Sugarcane Finance Office or Officer which will be used to authorize the final process to get listed.

Protocol Advertisement and Marketing Agency (PAMA)

A new registered member is entitled to **ten (10) graphic design** (Flyer, Sticker, Banner and Poster) works at PAMA for free of charge. You are required to get a PAMA Key from Sugarcane Finance to access this services. You will be required to provide your **account name** for security reasons.

DIVISIONAL

The following is the current subsidiaries across the Sugarcane Financial Holdings sector

Precious Heart Microcredit

Precious Heart Microcredit is a financial services that engages in providing small loans to individuals, community, group and businesses to help them assist them in their works. We are an entity that accept deposit, makes withdrawal and provide loans to customers at interest rate of 0.00%. <https://www.sugarcane.mmrepa.com/microcredit>

Capital LNG Investment

Capital LNG Investment is an investment house that deals in investment into startup and standard companies. Here, we buy shares using various registered and secured platforms. Visit <https://www.sugarcane.mmrepa.com/investment> for more information

Sugarcane Finance Consultancy

Sugarcane Finance Consultancy is a financial consultancy firm that assist in financial related matters. We provide solutions to financial problem by providing easily and friendly steps towards each financial problem. Visit <https://www.sugarcane.mmrepa.com/consult> for more information

Sugarcane Finance Management

Sugarcane Finance Management is fund and asset management firm which protect and preserve physical and online asset. We manages large range of financial instruments. Visit <https://www.sugarcane.mmrepa.com/management> for more information

Sugarcane Finance Trading

Sugarcane Finance Trading is a cryptocurrency and forex trading entity that is under Sugarcane Financial Holdings Firm that engages in trading in currencies and commodities using various platform to perform this task. Visit

<https://www.sugarcane.mmrepa.com/trading> for more information

INVEST IN US

At Sugarcane Finance, we solemnly protect and preserve our investors investment. You can buy shares in our Financial Entity and become part of our company. Visit

<https://www.sugarcane.mmrepa.com/investinus> for more information

PRIVACY CONCERN

How we use your information

We use the information we collect in various ways, including to: Provide, operate, and maintain our website. Improve, personalize, and expand our website. Understand and analyze how you use our website develop new products, services, features, and functionality to communicate with you, either directly or through one of our partners, including for customer service, to provide you with updates and other information relating to the **website, and for marketing, promotional purposes, wholesale, business** with us or any other information, Please Kindly Send us email or contact the lines.

Information we collect

The personal information that you are asked to provide, and the reasons why you are asked to provide it, will be made clear to you at the point we ask you to provide your personal information. If you contact us directly, we may **receive additional information** about you such as your name, email address, phone number, the contents of the message and/or attachments you may send us, and any other information you may choose to provide.

Data Protection Rights (Do Not Sell My Personal Information)

We would like to make sure you are fully aware of all of your data protection rights. Every user is entitled to the following: The right to access – You have the right to request copies of your personal data. We may charge you a **small fee** for this service. The right to rectification; You have the right to request that we correct any information you believe is inaccurate. You also have the right to request that we complete the information you believe is incomplete. The right to erasure – You have the right to request that we erase your personal data. The right to restrict processing – You have the right to request that we restrict the processing of your personal data, under certain conditions. The right to object to processing – You have the right to object to our processing of your personal data, under certain conditions. The right to data portability – You have the right to request that we transfer the data that we have collected to another organization, or directly to you, under certain conditions. If you make a request, we have at most month to respond to you. If you would like to exercise any of these rights, please contact us.

Data Security

We implement industry-standard security measures to protect your information. However, no method of transmission over the ***internet or electronic storage*** is **100% secure**.

DISCLAIMER:

Sharing Your Information

We do not sell, rent, or trade your personal information. We may share it with Third-party *analytics services* and *Legal authorities*, if required by law. Sugarcane Finance hasn't contracted anyone to do business or perform any sort of task for it organization, beware of fraud and scam related issue and report any suspicion to our us on various communication channel to get assisted.

Sugarcane Financial Services