



CAPE MERCHANT  
TRADERS

# COMPANY PROFILE

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## About Us

Cape Merchant Traders (NCRCP13010) t/a TlouCash is a trusted, **registered** credit provider offering short-term loans to working **employees** in partnership with their **employers**. Our loan solutions are designed to provide immediate financial relief in a **responsible** and structured manner, over a one-month repayment term.

# OUR PURPOSE

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We understand that **unforeseen emergencies**—such as medical expenses, urgent repairs, or unexpected family needs—can place significant **financial stress** on employees. When staff turn to employers for personal loans, it can create tension and blur professional boundaries. At Cape Merchant Traders, we offer a professional alternative that **supports** both the employee's well-being and the employer's peace of mind.

At Cape Merchant Traders, we go beyond providing short-term **financial relief**—we are committed to supporting the long-term financial well-being of our clients. We work closely with **employees** to help them regain control of their finances, offering guidance that promotes **responsible** borrowing and financial discipline. By focusing on manageable repayment terms and avoiding excessive debt, we assist clients in **rehabilitating** their financial standing.

# WHY CHOOSE US

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- **Registered Credit Provider:** We operate under South African credit regulations, ensuring transparency and compliance.
- **Employee Well-being Focus:** Our loans are designed to prevent over-indebtedness and promote healthy financial habits.
- **Effortless Integration:** Employers can implement our service with minimal admin, while offering a valuable support system to their teams.
- **Confidential and Respectful:** Employees' privacy is protected, and all loans are managed discreetly and professionally.

Join the **growing number** of companies empowering their teams with safe, structured **financial support**. With Cape Merchant Traders, employee wellness and business **professionalism** go hand in hand.

# HOW IT WORKS

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We **collaborate** directly with employers to integrate our services as part of their employee benefits offering. Through this **partnership**:

- We enter into an **agreement** with the employer to ensure compliance with the POPI Act, allowing us to market our services **directly** to employees in a secure and lawful manner.
- Employees gain access to fast, secure loans without lengthy application processes.
- Our loans come with a **low, transparent** interest rate, initiation & service fees, making repayment manageable to avoid the high costs associated with informal lending.
- Employers maintain professional **workplace dynamics** by avoiding direct lending.
- Loan repayments are automatically **deducted** through payroll, ensuring ease of use and minimal disruption.
- Employee submit 3 months bank statements, ID and latest pay slip
- We process the loan application according to **affordability**
- Employee accept the loan agreement **electronically** on their phone
- Loan amount is paid out via e-wallet
- We offer a **5% commission** on gross profit as a token of appreciation for the **employer's support** and participation.

# GET IN TOUCH

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## **CONTACT US :**



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