

**PHONE**

0845547755 / 087 265 8876
081 853 6855 / 087 265 7705

**EMAIL**

admin@tcash.co.za
alichia@tcash.co.za

**ADDRESS**

Unit D04 Hive Business Park
42 Barrage rd, Stephanopark
Vanderbijlpark, 1911
Cape Merchant traders Pty Ltd
2014/104572/07
NCRCP 13010

Safe Credit. Zero Risk. Full Compliance.

Give your employees safe access to affordable, regulated micro-loans as an alternative to loan sharks and informal workplace lending schemes. Employees borrow directly from a licensed credit provider; your company only facilitates payroll deductions and does not become the lender.

How It Works

- Company signs a non-financial partnership agreement (no guarantees, no credit risk)
- Service is marketed directly to employees (WhatsApp, posters, info sessions) on a voluntary opt-in basis
- Employees apply confidentially with the lender, who performs full affordability and NCA checks
- Approved repayments are deducted monthly via payroll with written employee consent, in line with BCEA rules
- HR receives a 5% service incentive for facilitating administration, with no involvement in credit decisions

Benefits to Your Company

Zero Financial Exposure No direct cost, balance-sheet exposure, or need to register as a credit provider.

Improved Productivity Reduced stress-related absenteeism and improved employee financial wellness.

Safe Workplace No on-site loan sharks, informal lending, or disruptive collections.

Simple Administration Low-admin payroll process aligned with existing deduction practices.

Benefits to Your Employees

Lower Rates Interest rates and capped fees significantly lower than unregulated lenders and loan sharks.

Transparency Clear terms, affordability assessments, and realistic repayment periods to prevent over-indebtedness.

Privacy & Dignity Stigma-free, confidential application process with no workplace pressure.

Safe Credit Access Regulated credit plus optional financial-education support.

Compliance & Risk Management

- Credit provider fully licensed and compliant with the National Credit Act (NCA) and related regulations
- Payroll deductions structured in line with the BCEA guidance, always with written employee consent
- Company is not the lender, does not price the loans, and carries no credit, collections, or regulatory risk

NCA Compliant

BCEA Aligned

Why Choose This Partnership?

Support employees with ethical micro-loans – at no cost or risk to your company – through a fully regulated payroll-deduction solution.

Get Started: Contact our partnership team to discuss your organization's needs and sign a non-financial partnership agreement.