

## Securities and Exchange Commission of Pakistan

### Digital Lending App White List

**Update Date: April 29<sup>th</sup>, 2024**

*Digital Nano loans are short-term loans with high-interest rates and additional charges. It is essential to that you understand potential risk of over-indebtedness. Borrow responsibly and only take loans that you can comfortably repay within the agreed timeframe to avoid financial difficulties. Always read the terms and conditions carefully before availing any loan. Your financial well-being is our priority.*

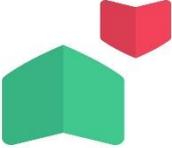
ڈیجیٹل لون ایپس کی مقبولیت کی بڑی وجہ قرض کی آسان اور تیز تر فراہمی ہے۔ لیکن یاد رکھیں یہ قرض قلیل مدت کے لئے زیادہ شرح سود اور اضافی چارجز پر فراہم کئے جاتے ہیں اور بروقت ادائیگی نہ کرنے پر آپ کا قرض کئی گنا بڑھ سکتا ہے۔ لہذا قرض کی شرائط و ضوابط کو اچھی طرح سمجھ لیں اور صرف ضرورت کے مطابق ہی قرض حاصل کریں جو کہ آپ طے شدہ مدت میں آسانی کے ساتھ واپس کر سکیں۔ آپ کی مالی بہبود ہماری ترجیح ہے۔

### Approved - Nano Lending Apps

S#	Name of NBFCs	URL	Logo
01	JingleCred Digital Financial Services Limited	<a href="#">Paisayaar</a>	
02.	Seedcred Financial Services Limited	<a href="#">Barwaqt</a>	
03	4Sight Finance Services (Pvt) Limited	<a href="#">Aitemaad</a>	
04	Walee Financial Services (Pvt) Limited	<a href="#">Hakeem</a>	
05	Pakisnova Microfinance Company (Pvt) Limited	<a href="#">Fauri Cash</a>	
06	Goldlion Financial Private Limited	<a href="#">SmartQarza</a>	

### Approved - Other Lending Apps (i.e EWA, BNPL, B2B, B2C etc)

S#	Name of NBFCs	URL	Logo
01	Abhi Private LTD (Earned Wage Access)	<a href="#">Google Play: Abhi - Your Salary Now!</a> <a href="#">Apple App Store: Abhi - Your Salary Now!</a>	
02	Tez Financial Services Limited (Buy Now Pay Later)	<a href="#">Google Play - ZoodPay &amp; ZoodMall</a> <a href="#">Apple App Store - ZoodPay &amp; ZoodMall</a>	
03	Cashew Financial Services Limited (B2B Financing)	<a href="#">Muawin</a>	
04	QistBazaar Pvt Limited (Buy Now Pay Later)	<a href="#">QistBazaar</a>	

05	CreditBook Financial Services Limited <b>(B2B Financing)</b>	<a href="#">Tijara</a>	
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