



sipag.ph

Performance-based Payday Loans
for the average Filipino salaryman

What is sipag.ph?

A employee benefit program focused on microfinance solutions such as microloans, microinsurance, and microsavings.

Interest rates will highly depend on employee performance.

Extracts relevant information from the company's HRIS or company's HR administrators for interest rate adjustment.



Why sipag.ph?



Remove any monetary risk / liability from the company



Outsource your benefits program, giving you more time to focus on your business



Reduce internal tension in the workplace such as absences, workplace loan sharks (5/6) etc.



Why sipag.ph?



No hidden costs +
performance-justified
interest rates

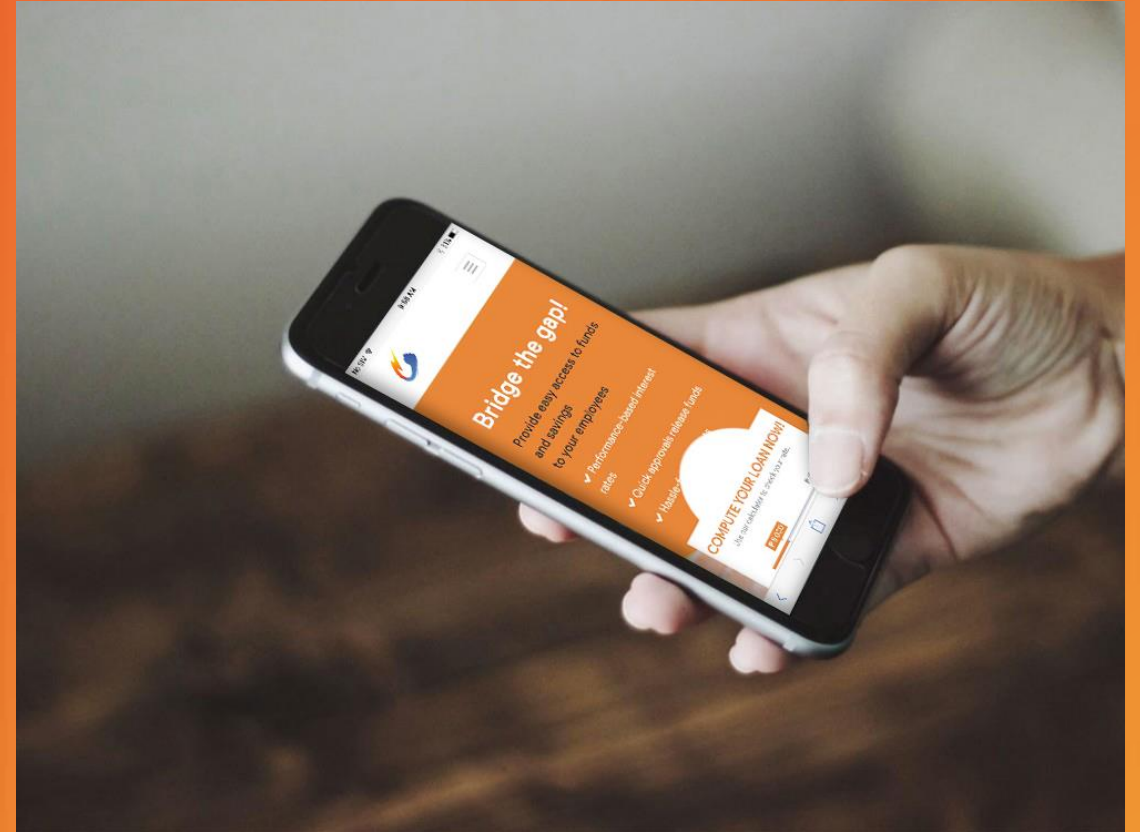


Provide literacy training to
your employees and teach
them financial responsibility

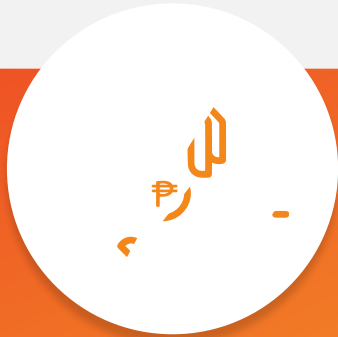


Access it anytime and
anywhere using secure
internet connection.





Sipag.ph's Guarantee



No Over-lending Of Your Company's Staff

Our program is focused helping everyone involved, with extensive KYC and other methods of acquiring performance metrics, will not over-lend amounts to employees who can potentially take advantage or not be able to pay. We commit to issuing at max, one month's worth of salary to an employee.



No Liability To Your Company

We assume full responsibility of potential defaults of your staff. You have zero liability on the loans even if they leave the company preemptively



Sipag.ph's Guarantee



Full Admin Control

We will notify your admin that an employee has requested a loan; end of the day, you still have full control approval of loans – to reject or to accept the loans through our system.



Low Interest Rates Compared To Traditional Banking*

Although we push performance-based interest rate assignment to employees, we still set threshold enough to be competitive compared to traditional providers



Sipag.ph's Guarantee

CSR-Focused

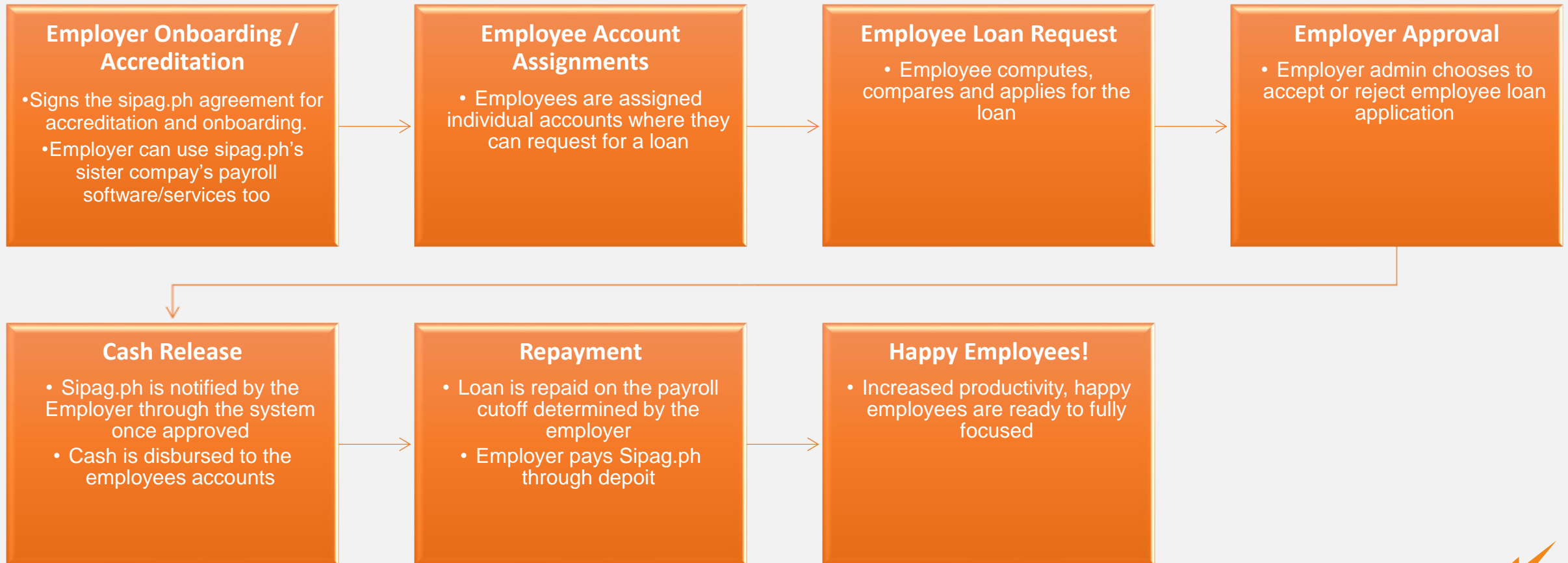
A portion of the interest, goes to a charitable foundation – we are genuinely committed to giving back and we want to help push for more Filipino talent into staying in the Philippines to help the economy grow!

Company Rebates

A portion of the interest, may also go back to your company in which you can use as additional credits for partner establishments and providers which revolve around uplifting the Filipino (e.g. training programs, groceries)



Sipag.ph's Process



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