

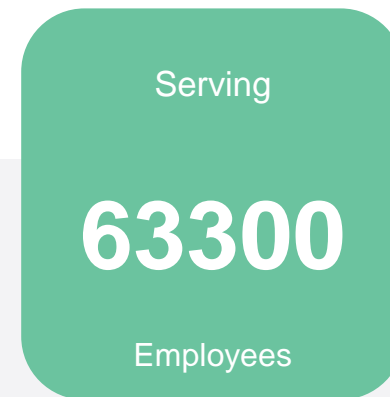
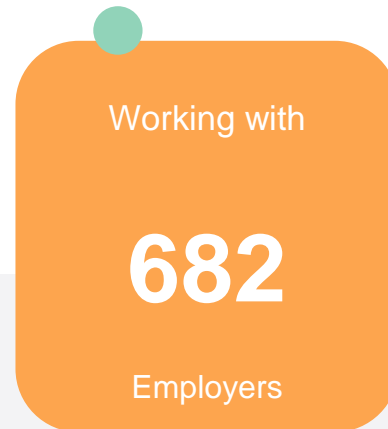


Our Ideal Employer Partner : 20 – 2000 employees

SPAR  PicknPay PEPKOR  trafalgar aramex REVLON®

# Since 1999

Serving South African Companies and their Staff, for 23 years



**VECTO innovates and sets the industry standard!**

*The Professional Corporate Service Provider for HR / Payroll Teams*

# What We Do

## We Empower Employers, to Care

Vecto Finance partners with Employers to offer an Employee Benefit in the form of Outsourced Staff Loans. There is No Cost and No Risk to the Company, No Legal or SARS complications, and NO DRAIN ON CASHFLOW. On the Employee side, all emergencies and general needs can be met with easy and near immediate access to responsible, unsecured credit. More Continuity. Happier Staff. **Quick & Easy!**



### EMERGENCY CREDIT



Repairs



School



Medical



Funeral



Fixes

[www.VectoFinance.co.za](http://www.VectoFinance.co.za)

**Innovating “unsecured” rapid credit as a No-Cost-No-Risk “Employee Benefit”**



# Introduction

## Employee Benefit: NCA Governed Staff Loans

It is very difficult and legally complicated for companies to offer loans to staff in times of need. It depletes cash-flow and the risk is to the employer if such a loan is defaulted on.

After COVID19, so many families are helplessly in financial trouble, with limited access to formal bank credit. Many resort to sketchy loan sharks, predators who keep people in the hole and forever drain their income, making it near impossible to recover.

With Vecto HR can step-in & come to the rescue!



VECTO solves many of these challenges for

SPAR  PicknPay PEPKOR  trafalgar aramex

Globally, employers are battling to attract and keep high quality employees. Companies \*must\* find ways to care for staff as the company's most valuable assets in innovative new ways.

Vecto's No-Cost and No-Risk loans program empowers employers to really show care for their staff & to help when crisis strikes.

Vecto enables staff to deal with times of need with less stress, vastly reduced time off work and increased company loyalty.



# Business Model

- **Protect the Employer's Cashflow**
- **Mitigate All Risk to Employer**
- **Minimum Admin for Employer**
- **Benefits Only**
- **Fast & easy employer registration**
- **Fast & easy loan processing**

**KEEP IT SIMPLE. MINIMUM TIME & PAPERWORK.  
MAXIMISE BENEFIT TO EMPLOYER & STAFF**

**We are registered with the National Credit Regulator, Microfinance Association of South Africa, Credit Ombudsman and the Financial Intelligence Centre**

**Visit our services webpage for full details:  
[www.vectofinance.co.za/services](http://www.vectofinance.co.za/services)**



**NO RISK**

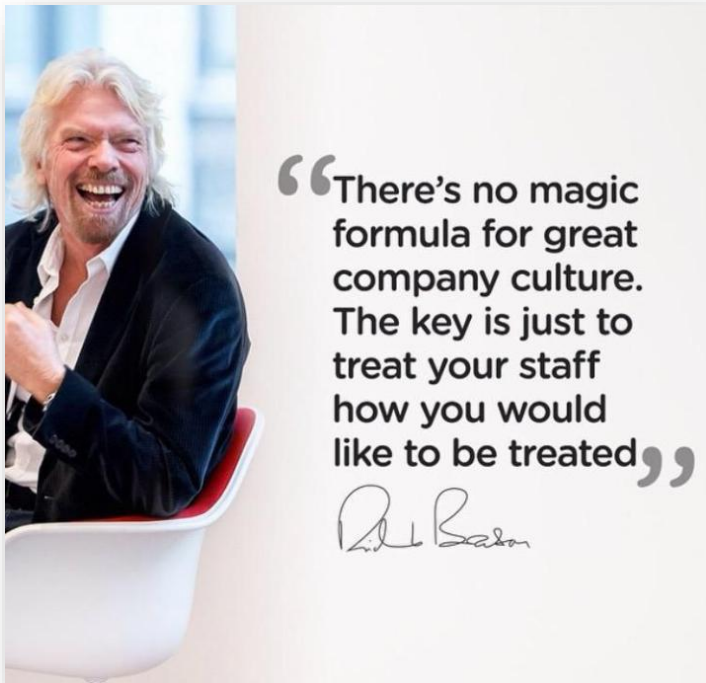
Protect CashFlow  
Legal, NCR, FICA

**EASY**

Simple Forms  
Save Time

**SAFE**

Responsible Credit  
Outsource Staff Loans



# Result: Employer of Choice

When employees don't have to be concerned about how or where to obtain funds in emergencies, or for those unexpected expenses, they can plan & thrive.

Happier employees, feeling cared for and valued, are more devoted, work harder & stay longer.



# The details

- **Employer signs a Listing Form with Vecto to register.** This is a simple agreement to deduct instalments from the Employees and pay it over to Vecto.
- **Employee completes a Loan Application form.** HR co-signs to confirm Employee is employed and emails it to Vecto with supporting docs.
- **Vecto does all the credit and affordability checks and lets applicant/HR know if loan is approved.**
- **Payout within 24 hours of approval.**
- **Vecto sends remittance to HR to enable payroll deduction**

**NO long waiting times, NO onerous paperwork requirements.**



**42%** of

**consumers believe they  
DO NOT have sufficient  
access to credit**

**- TransUnion Consumer Pulse Study  
2020Q4**





# National Client Base

Serving Employees all over South Africa

Located in Arun Business Park,  
next to Mediclinic in Somerset West,  
Cape Town 021 852 9797





# The 'Real' Cost Of Finance

Consumers are seldom properly informed about the real cost of credit, misled by seemingly low interest rates, or even lower monthly instalments, yet ending up paying a lot more in the long run. Lets look at real life case study, Mr Cloete who needs a new fridge which costs R5500.

Depending on who he borrows from, his fridge could cost in excess of R14000, after accounting for interest, fees and other charges.

	Lender A (Bank)	Lender B (Bank)*	Lender C (furniture store)	VECTO
Loan amount	5500	5500	5500	5500
Deposit upfront	0	0	550	0
Term	18 months	18 months	36 months	18 months
Interest rate	25.75%	24.00%	21.75%	25.00% ~
Monthly repayment	R513	R504	R383	R476
<b>Total repayment</b>	<b>R9 239</b>	<b>R9 076</b>	<b>R14 338</b>	<b>R8 565</b>
<b>With VECTO he SAVES</b>	<b>R673</b>	<b>R511</b>	<b>R5 773</b>	<b>^^ best ^^</b>

\*Credit Life is a compulsory add-on. Vecto loans don't have any add-ons.

~ Accurate at time of publishing – 2022

Choose VECTO to ensure your employees are not taken advantage of.





# Our Super Team

We have assembled a team of high-calibre qualified individuals. Honesty and integrity are our core values. We operate in an open and transparent manner with a strong service ethic. We are customer focused and treat everyone with respect and dignity.



Jaco Janse  
van Rensburg

Director – C.E.O.



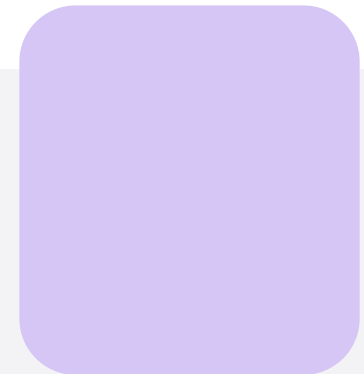
Andre du Plesis

Director



Koos Cloete

Director





# Register with Us

QUICK, EASY, NO COST, NO RISK



Phone Number

021 852 9797



Email Address

Vecto @ VectoFinance.co.za



Location

Somerset West, RSA



WEB

[www.VectoFinance.co.za](http://www.VectoFinance.co.za)

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