

Section 12: Rewards and Points

At CedisPay, we believe that managing your finances should be both empowering and rewarding. Our Budget App offers a range of incentives to keep you motivated and engaged in your financial journey. This section provides detailed information on how you can earn and redeem rewards through the app.

12.1 CedisCoins: Earn, Save, and Redeem for Valuable Rewards

The CedisPay Financial Wellbeing Budget App introduces CedisCoins, a versatile points system designed to reward your active participation in financial management. Here's a comprehensive guide on how to earn, save, and redeem your CedisCoins:

12.2 How to Earn CedisCoins

You can earn CedisCoins by engaging in various activities within the app. The more active you are, the more rewards you accumulate.

1. Daily Login

- **Earn:** 5 CedisCoins
- **Description:** Simply log in to the app each day to earn daily rewards. Regular login helps you build a habit of financial management and quickly accumulate points.

2. Complete Financial Tasks

- **My Financial Wellbeing Dashboard:**
 - **Earn:** Up to 10 CedisCoins
 - **Description:** Update your budget cash flow graph, review income and expenses, and utilize simplified visuals to earn points.
- **Budget Management:**
 - **Earn:** 15 CedisCoins
 - **Description:** Create or update your budget, track income, and export data to earn additional CedisCoins.
- **Financial Wellbeing Goals:**
 - **Earn:** Up to 20 CedisCoins
 - **Description:** Set and track goals such as retirement savings or debt repayment.
- **Financial Wellbeing Roadmap:**
 - **Earn:** Up to 25 CedisCoins

- **Description:** Use guided models, including the 7 Baby Steps for Wealth Creation, to earn rewards.
- **Key Alerts and Notifications:**
 - **Earn:** 5-10 CedisCoins
 - **Description:** Set reminders for bills and loans to ensure timely payments.
- **Financial Wellbeing Calculator:**
 - **Earn:** 15 CedisCoins
 - **Description:** Enter your financial details and review key metrics to gain insights and earn points.

12.3 Redeeming Your CedisCoins

As you accumulate CedisCoins, you can redeem them for various rewards that enhance your financial management experience. Here's what you can get:

1. Discounts on Financial Coaching

- **Description:** Use your CedisCoins to receive personalized financial coaching sessions at a discounted rate. Tailored advice helps you make informed decisions about your finances.

2. Access to Premium App Features

- **Description:** Unlock advanced budgeting tools, in-depth financial analysis, and other exclusive features within the app to enhance your financial management.

3. Exclusive Content

- **Description:** Access special financial education resources such as webinars, e-books, and expert insights by redeeming your CedisCoins.

4. Reduction in CedisPay Loan Processing Fees

- **Description:** Convert your CedisCoins into cash value to reduce CedisPay loan processing fees. You can redeem up to 3% of the processing fees on a loan amount of up to GHS 20,000. Each point reduces the fee, helping you save on loan costs.

12.4 Redemption Thresholds

You can redeem your CedisCoins once you reach the following thresholds:

- **100 CedisCoins:** Redeem for a 10% discount on financial coaching sessions.
- **200 CedisCoins:** Unlock premium app features for one month.
- **300 CedisCoins:** Access exclusive content, such as downloadable guides and webinars.

- **500 CedisCoins:** Apply toward a 20% discount on financial coaching or three-month premium feature access.
 - **1000 CedisCoins:** Redeem for a reduction of up to 3% in CedisPay loan processing fees on a loan amount of up to GHS 20,000.
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12.5 When Can You Redeem?

You can redeem your CedisCoins at any time once you meet the required threshold. To view your redemption options:

1. **Navigate to the "Rewards" Section:** Go to the rewards section in the app.
2. **View Options:** Explore the available rewards and select how you want to apply your points.
3. **Redeem Points:** Choose the reward you wish to redeem and follow the on-screen instructions to complete the process.

By staying engaged with the CedisPay Financial Wellbeing Budget App, you not only gain control over your finances but also enjoy valuable rewards that contribute to your financial success and well-being.