



Underwritten by **Hollard.**



Referral Programme

At Credit Circuit, we offer a lucrative referral programme designed for vetted individuals and businesses. By participating in our referral programme, you can refer potential clients to Credit Circuit and receive a referral fee for a duration of 12 months, renewable annually upon client approval.

The referral fee is set at 15% of Credit Circuit's platform fee and is valid for the entire 12-month period, starting from the date when the first fee is earned by Credit Circuit.

Our referral programme is not only rewarding but also hassle-free for agents to manage. It's fully automated through the Credit Circuit platform, simplifying the process. Referral agents can initiate the referral process by sending an invitation from their Credit Circuit profile to a potential client's email address. Once the client registers, they are automatically linked as the referral agent for that client.

For added convenience, referral agents have the option to invite multiple clients in bulk directly from their Credit Circuit profile. Alternatively, they can request a client's linkage to their referral agent profile by emailing support@creditcircuit.co.za.

Ready to get started? Become a Credit Circuit referral agent today and begin earning rewards. Register at <https://trade.creditcircuit.com/> to unlock the benefits of our referral programme.

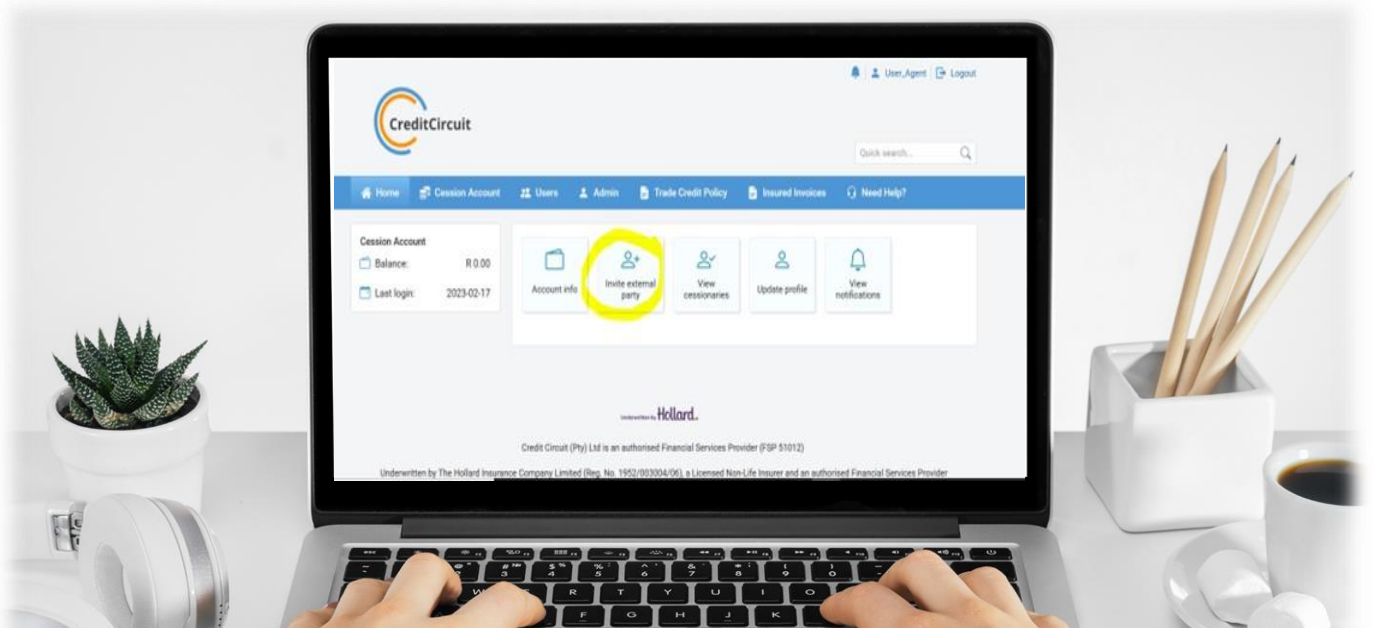
How to Use the Platform

Once a referral agent has been activated on the Credit Circuit platform, they can log into their profile to invite clients, view their referral clients, and view their referral fee earnings to date.

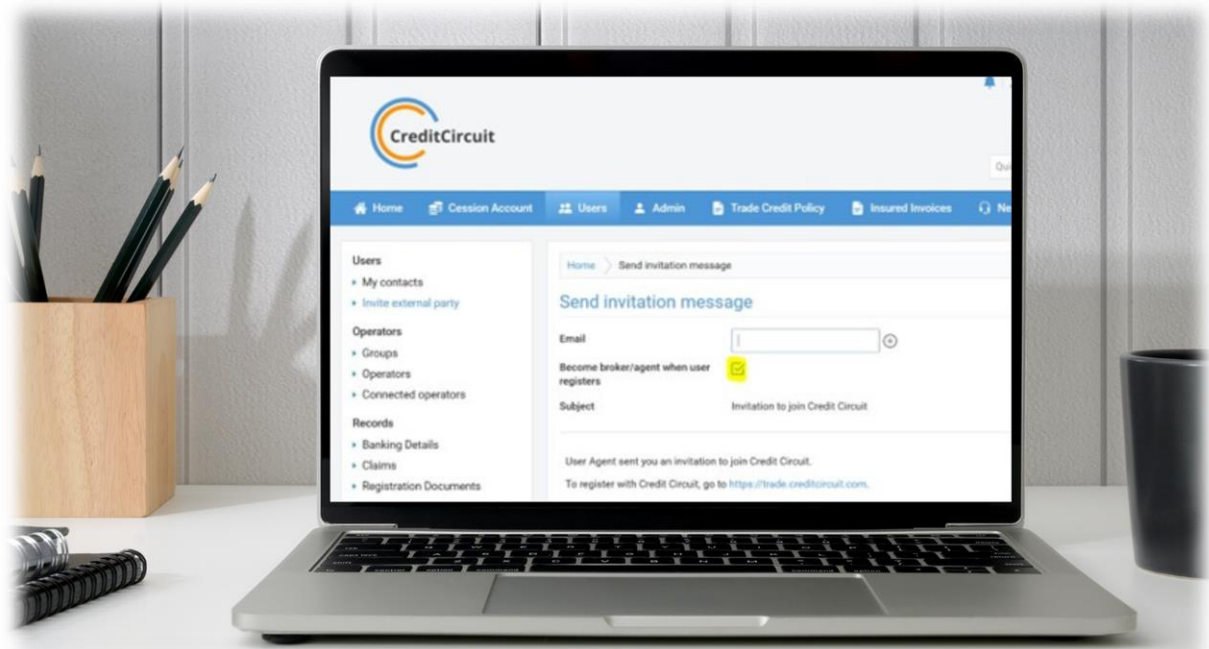
How To Invite Clients

Referral agents have the convenience of inviting clients directly from their dedicated profile on the Credit Circuit platform. To streamline this process and ensure potential clients are well-informed, we advise referral agents to initiate their outreach with a comprehensive bulk email to all the clients they want to refer. This preliminary email should not only feature the Credit Circuit brochure but also provide a compelling recommendation of our services - use copy from our brochure and website to assist in drafting the email. It's essential to set the stage by letting clients know about the forthcoming second email, which will contain an exclusive link, allowing them to seamlessly sign up with Credit Circuit. Naturally, you need consent before sending marketing material to a potential client.

Referral clients can be invited by clicking on 'Invite External party' from the 'Home' screen. 'Invite External party' can also be accessed under the 'User' tab/screen.

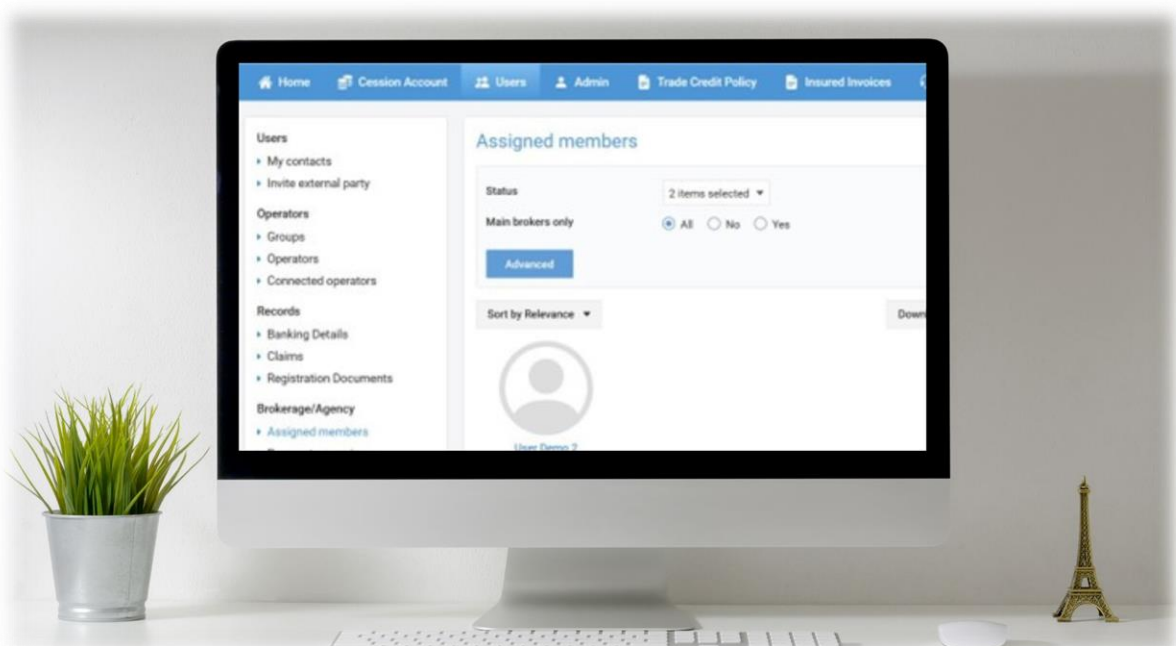


Agents need to make sure the **'Become broker/agent when user registers'** is ticked before sending an invite to a client



How To View Clients

Agents can view their referred clients under 'Users', 'Brokerage/Agency', 'Assigned members.'



How To Canvas Referral Clients

When it comes to canvassing referral clients for receivables financing, your existing client base and business contacts are a natural starting point. Additionally, leveraging online resources such as LinkedIn and internet searches can uncover businesses that could benefit from receivables financing, providing you with potential referral leads.

It's essential to recognise that any business engaged in credit transactions with other businesses can potentially reap the advantages of receivables financing. However, certain industries have small cumulative invoice values per debtor per month and therefore our minimum platform fee might not make it cost-effective. Nevertheless, the referral client is welcome to get a quote.

Common industries that often find receivables financing beneficial include wholesale, distribution, manufacturing, engineering, construction, information technology, agriculture, transport and logistics, staffing and recruitment, marketing, as well as consulting and professional services.

Support for Referral Agents

For any technical queries on the product, platform or referral programme, please email us and a representative will contact you.



support@creditcircuit.co.za

