**Features**

**1. Speed**

**For Borrowers**

-No more waiting for assessments and reviews

-Fastest process to access unlimited amount of cash with No legit guarantees needed or complicated requirements and procedures

Just easy simple steps

1-sign up 2- invite your peers and grow your network 3- start cash requesting

**For lenders**

Lend money and receive legal contracts (wasl amana) in less than 1 min , a single click is all what you need to do and the transaction will be automatically recorded for payback tracking and management

**2. Cost**

-the platform is free to use just sign up and enjoy our full services

-We offer flexible loans Interest options and interest free loans

- Interest paid is the lowest compared with other conventional ways

1. **Reliability**

- all in one service provider [saving – investing - loan funding - payback - installments ]

-online platform that manage and track all your money transaction [lending, cash collection, payback , deadlines and more]

By digitizing the process of lending and borrowing procedures from Money collection to payback. Both lenders and borrowers will be able to track and manage every transaction they have made with ease and never get lost in paper work as everything at one place and automated so no need for human intervention which reduces error and time to complete the process .

**4. Ease of Use**

no need to call everyone you know , just publish the loan request and all you network will see it , save visiting time for cash collection and payments as there will be different payment options available that suit everyone.

no need to leave your place : request , receive and track all at one platform

**Services THAT YOU ARE GONNA LOVE**

1. **unlimited fund access**

No limitation on how much you can borrow , but it depends on your network and how they perceive you , build your network of trustees to faster the collection process and increase the amount

1. **no legit guarantee needed**

family and friends Social guarantee network no legit guarantee needed to borrow cash as we are using a new model based on “social guarantee” your trustworthy and credibility between your peers this will allow you to borrow unlimited money in the fastest way depending on your network and how they perceive you

All parties [lender- Borrower] will have sign and agree on terms and condition contract. To cover their rights in case of default.[wasl amana]

1. **flexible installment periods**

choose the period and payback amount the best fit your income / financial status starting from 3 to 24 month

1. **Flexible interest rate ( no interest option )**

The first of its kind peer to peer social lending platform that offer both interest and interest free loans , the interest amount is calculated based on installment period selected

1. **No more strict limitations on what you can do with your loan**

You hear that a lot when using your credit card , applying for a loan from a bank or installment service provider.

Installment plan is not available at all branches

-Installment Plan is not available on all products

-limited shops and services specified by the service provider only