



FEDERAL REPUBLIC OF NIGERIA

**CERTIFICATE OF INCORPORATION**  
**OF A**  
**PRIVATE COMPANY LIMITED BY SHARES**  
**COMPANY REGISTRATION NO. 1895726**

The Registrar - General of Corporate Affairs Commission  
*hereby certifies that*

**FLOWOOD LENDING LIMITED**

*is this day incorporated under the*  
**COMPANIES AND ALLIED MATTERS ACT 2020**

*as a private company limited by shares*

*Given under my hand at Abuja this 18th day of February, 2022*



**A. G. Abubakar**  
Registrar - General

TAX IDENTIFICATION NUMBER: 24142369-0001



**FCCPC**

## **Federal Competition & Consumer Protection Commission**

FCCPC/DSE/INV/ML/196

March 14, 2023

**The Managing Director,**  
Flowood Lending Limited  
Alphon House, Second Floor  
Toyin Street, Ikeja  
Lagos.

### **APPROVAL**

Your application to the Federal Competition and Consumer Protection Commission (Commission) on the above subject matter refers.

Based on the information provided, the Commission has assessed the application and states that **Flowood Lending Limited**, which owns the **CashRun, MintCredit and CreditNow apps** has met the requirements of the Interim Regulatory and Registration requirements for Digital Money Lenders in Nigeria pursuant to the Limited Interim Regulatory/ Registration Framework and Guidelines for Digital lending, 2022.

You are hereby granted this Approval.

In the event that any information provided by the parties is false, misleading or inaccurate, the Commission reserves the right to revoke this approval.

*Please Note: The presentation of this Approval to the Digital Distribution Platforms and Fintech Companies that provide payment gateway services should facilitate the ease of restrictions put in place by the Orders and Notices of the Commission.*

M. M. Nadah

For: Executive Vice Chairman

**FLOWOOD LENDING LIMITED**

Alphon House, Second Floor Toyin Street, Ikeja Lagos.

**Certificate Of Relationship**

The company, **FLOWOOD LENDING LIMITED**, is the exclusive owner and operator of the app **Credit Now** ( App Id: 6478205078 ). It is a registered company in Nigeria, operating legally under the laws and regulations of the country.

**FLOWOOD LENDING LIMITED**, which owns the **Credit Now** app has met the requirements of the Interim Regulatory and Registration requirements for Digital Money Lenders in Nigeria pursuant to the Limited Interim Regulatory/ Registration Framework and Guidelines for Digital lending, 2022. **Credit Now** app is fully approved by the **FCCPC**. The Certificate No: **FCCPC/DSE/INV/ML/196**

We affirm that the operation of the **Credit Now** application complies with all applicable laws and regulations in Nigeria, with a specific emphasis on those governing lending and financial services. **FLOWOOD LENDING LIMITED** is committed to upholding the highest standards of user data privacy and security.

This relationship certificate confirms that **Credit Now** is a product of **FLOWOOD LENDING LIMITED**, and the company holds all the rights, ownership, and responsibilities related to the app.

Authorized Signatory

Name: *OLUKOTUN SIRAJDEEN*

Title: The Managing Director

**FLOWOOD LENDING LIMITED**



If you have any questions, please contact us via email [Jiyau022@gmail.com] for verification.

Thanks !