

	CENTRAL BANK OF KENYA DIRECTORY OF DIGITAL CREDIT PROVIDERS UPDATED ON SEPTEMBER 2, 2025
1.	Abito Limited Postal Address: P.O. Box 67450 - 00100, Nairobi Telephone: +254753536473 Email: abitozfin@gmail.com Physical Address: Garden Estate Quinox Room A01, Alozi Estate Road, Nairobi Date Licensed: September 2, 2025
2.	Absolute Credit Kenya Ltd Postal Address: P.O. Box 72528 – 00505, Nairobi Telephone: +254794887996 Email: absolutecreditlimited@gmail.com Physical Address: Ultramond Godown and Offices, Mombasa Road, Nairobi Date Licensed: June 5, 2025
3.	Adroit Credit Limited Postal Address: P.O. Box 35717-00100, Nairobi Telephone: +254735509000 Email: request@adroitcredit.co.ke Physical Address: Centenary House, Block A, 4th Floor Ring Road, Westlands Date Licensed: June 5, 2025
4.	Ajax Credit Kenya Limited Postal Address: P.O. Box 67450 - 00100, Nairobi Telephone: +254784270031 Email: ajaxcreditkenyaltd@gmail.com Physical Address: Adams Arcade Building, Ground Floor, Ngong Road, Nairobi Date Licensed: September 2, 2025
5.	Ambush Capital Limited trading under FlashPesa Postal Address: P.O. Box 52800, Nairobi Telephone: +254769159474 Email: support@flashpesa.co.ke Physical Address: Unit 1302, 13th Floor, Applewood Adams, Ngong Road, Nairobi Date Licensed: October 1, 2024
6.	Anjoy Credit Limited Postal Address: P.O. Box 40583 – 00100, Nairobi Telephone: +254769984360 Email: info@anjoycredit.com Physical Address: Transnational House 1st Floor, Mama Ngina Street, Nairobi Date Licensed: March 27, 2023
7.	Asap Credit Limited Postal Address: P.O. Box 2358 – 00621, Nairobi Telephone: +254706900000 Email: asapcreditlimited@gmail.com Physical Address: Old Mutual Building Kimathi Street Date Licensed: June 5, 2025
8.	Asante FS East Africa Limited Postal Address: P.O. Box 13796 - 00800, Nairobi Telephone: +254111017500 Email: info@asantefinancegroup.com Physical Address: Delta Corner Towers, 3rd Floor, Waiyaki Way, Westlands, Nairobi Date Licensed: March 27, 2023

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9.	Aspire Lending Ltd Postal Address: P.O. Box 803 - 00232, Nairobi Telephone: +254208100244/+254799083373 Email: info@aspirelending.co.ke Physical Address: Rehema Place-Ngong Road, Opp. Prestige Plaza Nairobi Date Licensed: September 2, 2025
10.	Autochek Limited Postal Address: P.O. Box 66249-00800, Nairobi Telephone: +254 791 694 004 Email: autochekkenya@autochek.africa Physical Address: Nivina Towers, 1st Floor (East Wing), Nairobi Date Licensed: March 6, 2024
11.	Aventus Technology Limited Postal Address: P.O. Box 30834 – 00100, Nairobi Telephone: +254709029000 Email: customer@lendplus.ke Physical Address: Rhapta Road, Rhapta Heights, Nairobi Date Licensed: June 5, 2025
12.	Avenews Ke Ltd Postal Address: P.O. Box 2553-00606, Nairobi Telephone: +254111133300 Email: jibiwa@avenews-gt.com Physical Address: The Westwood Building, 1st Floor, Ring Road, Parklands, Nairobi Date Licensed: June 5, 2025
13.	AVL Capital Ltd Postal Address: P.O. Box 35502- 00100, Nairobi Telephone: +254 717 780 171 / +254 20 230 4180 Email: info@avlcapital.com Physical Address: Lower Duplex Apartments, Suite 24, Upper Hill Road Date Licensed: June 5, 2025
14.	Azura Credit Limited Postal Address: P.O. Box 51191 – 00100, Nairobi Telephone: +254705903265 Email: azurakenyacredit@gmail.com Physical Address: Top Plaza, Kilimani Street, Kindaruma Lane, Westlands, Nairobi Date Licensed: March 6, 2024
15.	Bimas Kenya Limited Postal Address: P.O. Box 2299-6010, Embu Telephone: 0111056010 Email: pgathondu@bimaskenya.com/ info@bimaskenya.com Physical Address: Bimas Plaza, Embu Date Licensed: June 5, 2025
16.	Bossrich Credit Limited Postal Address: P.O. Box 24330 - 00100, Nairobi Telephone: +254708950500 Email: bossrichcredit@gmail.com Physical Address: Vision Plaza, 3rd Floor Suite 8C, Mombasa Road, Nairobi. Date Licensed: September 2, 2025

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17.	BRAC Kenya Company Limited Postal Address: P.O. Box 22316 – 00505, Nairobi Telephone: +254 (0) 743797670 Email: info.bkcl@brac.net Physical Address: Fawe House, Chania Avenue Date Licensed: June 5, 2025
18.	Brisk Credit Limited Postal Address: P.O. Box 22637 – 00505, Nairobi Telephone: +254713329268/+254721702156/+254734702156 Email: stanley.munyao@brisk-credit.co.ke/managing.director@brisk-credit.co.ke Physical Address: Commodore Office Suites, Kindaruma Road, Nairobi Date Licensed: September 2, 2025
19.	Bytech Credit Limited Postal Address: P.O. Box 3250 - 00200, Nairobi Telephone: +254781646440 Email: bytechcreditltd@gmail.com Physical Address: Kiserian, Magadi Road, Building Opposite Shell Petro Station. Date Licensed: October 1, 2024
20.	Ceres Tech Limited Postal Address: P.O. Box 50047 – 00100, GPO, Nairobi Telephone: +254702038679 Email: cerestechltdke@gmail.com Physical Address: Victoria Court, Abacus Lane, Ruaraka, Nairobi Date Licensed: September 19, 2022
21.	Chapeo Capital Limited Postal Address: P.O. Box 14363 – 00800, Nairobi Telephone: +254207905106 /+254207905107 Email: info@chapeo.club Physical Address: Wallstreet Business Park, Godown No. 10. ICD Road-Off Mombasa Road Date Licensed: March 6, 2024
22.	Chelete Credit Limited Postal Address: P.O. Box 29980 - 00100, Nairobi Telephone: +254115263074 Email: cheletecreditltd@gmail.com Physical Address: Tetezi Towers, Ground Floor, off Ngong Road, George Padmore Road, Nairobi Date Licensed: October 1, 2024
23.	Chime Capital Limited Postal Address: P.O. Box 7255, Eastleigh, Nairobi Telephone: +254720990601 Official Email: accounts@chime.llc Physical address: Agip House, Harambee Avenue, Nairobi Date Licensed: March 6, 2024

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24.	Colkos Enterprises Limited Postal Address: P.O. Box 22813 – 00505, Ngong Road, Nairobi Telephone: +254722253228 / +254741129129 Email: info@colkos.com Physical Address: Amani Court, Near Adams Arcade, Nairobi Date Licensed: March 27, 2023
25.	Creditarea Capital Limited Postal Address: P.O. Box 7640-00600, Nairobi Telephone: +254709462700 / 0721734688 Email: help@kashbean.co.ke Physical Address: Baba Dogo, Business Park, Eastlands, Off Outering Road, Spect Godown No.3, Nairobi Date Licensed: March 6, 2024
26.	Decimal Capital Limited Postal Address: P.O. Box 5077-00100, Nairobi Telephone: +254721858774 Email: decimalcapital@gmail.com Physical Address: Nachu Plaza, 9 th Floor, Kiambere Road, Upperhill, Nairobi Date Licensed: March 6, 2024
27.	Dexintec Kenya Limited Postal Address: P. O. Box. 103818 – 00100, Nairobi Telephone: +254727620547 Email: info@ke.dexintec.com Physical Address: Cardinal Otunga Plaza, Koinange Road, Starehe District, Nairobi Date Licensed: March 6, 2024
28.	Dime Credit Limited Postal Address: P.O. Box 8628-00100, Nairobi Telephone: +254722217215 Email: dimecredit@gmail.com Physical Address: Two Rivers Mall, 2 nd Floor, South Tower, Limuru Road, Nairobi Date Licensed: October 1, 2024
29.	East Africa Futures Company Limited Postal Address: P.O. Box 20498 – 00100, Nairobi Telephone: +254 703130699 Email: info@futures.co.ke Physical Address: Rattansi Education, Trust Building, Koinange Street, Nairobi Date Licensed: June 5, 2025
30.	Easy Asset Management Limited Postal Address: P.O. Box 28411 – 00100, Nairobi Telephone: +254748637357 Email: reports@iloan.co.ke Physical Address: Centenary House, Ring Road, Westlands, Nairobi Date Licensed: September 2, 2025

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31.	Easyways Credit Limited Postal Address: P.O. Box 10499 – 00100, Nairobi Telephone: +254734641449/+254786189755 Email: info@easywayscredit.co.ke Physical Address: Trio Complex Thika Road behind Garden City Mall Date Licensed: September 2, 2025
32.	ED Partners Africa Limited Postal Address: P. O. Box. 1063 - 00100, Nairobi Telephone: +254 111 131 000 Email: customercare@edpartnersafrica.com Physical Address: Haven Court, Parkfield Place, 4 th Floor Waiyaki Way Opposite Safaricom House Date Licensed: June 27, 2024
33.	EDOMX Limited Postal Address: P.O. Box 797-00606, Nairobi Telephone: +254701220220 Email: legal@edomx.com Physical Address: The Address, 16 th Floor, Muthangari Drive, Westlands, Nairobi Date Licensed: March 27, 2023
34.	Elevate Credit Limited Postal Address: 61600-00200, Nairobi Telephone: +254748933558 Email: pgachuhy@gmail.com Physical Address: Sameer Business Park Mombasa Road, Nairobi Date Licensed: September 2, 2025
35.	Ellegant Credit Limited Postal Address: P.O. Box 57639-00200, Nairobi Telephone: +254746851679 Email: info@ellegantcredit.com Physical Address: Lonak Business Centre, 1 st Floor, Suite B11, Kasarani, Nairobi Date Licensed: October 1, 2024
36.	Extend Money Services Limited Postal Address: P.O. Box 21735 – 00100, Nairobi Telephone: +254 709503 000 Email: info@extendmoney.co.ke Physical Address: 4 th Floor, Suite 6G, Vision Plaza, Mombasa Road, Nairobi Date Licensed: March 27, 2023
37.	Fabilo Credit Ltd Postal address: 42724 -00100, Nairobi Telephone: + 254 743960066 Email: fabilocredit@gmail.com Physical address: 1 st floor, Delta Corner Annex, Ring Road Westlands Lane, Nairobi Date Licensed: June 5, 2025

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38.	Factorhouse Limited Postal Address: P. O. Box 70- 00618, Nairobi Telephone: +254726770992 Email: mwangi@factorhouse.co.ke Physical Address: 5th Floor, Liberty Plaza, Mombasa Road, Nairobi Date Licensed: March 6, 2024
39.	Fahari Point Capital Limited Postal Address: P.O Box 9394-00100, Nairobi Telephone: 0722262640 Email: Faharipointcapital@gmail.com, Info@faharipointcapital.com Physical Address: Viewpark Towers 14th Floor - Utalii Lane Date Licensed: October 1, 2024
40.	Fantom Capital Limited Postal Address: P. O. Box 15455-00400, Nairobi Telephone: +254722362432 Email: kuriag.robert@gmail.com Physical Address: Energies Ruaraka, Nairobi Date Licensed: June 5, 2025
41.	Fezotech Kenya Limited Postal Address: P. O. Box 21188 00100 - GPO, Nairobi Telephone: +254724032400 Email: fezotechkenya@gmail.com / fezotechk@gmail.com Physical Address: The Arch Place Building, Kilimani Road, Westlands District, Nairobi Date Licensed: March 6, 2024
42.	Finberry Capital Ltd Postal Address: P. O. Box 74937-00200, Nairobi Telephone: +254798890004 Email: info@berry.ke Physical Address: ATC Centre, No 40 Riara Road. Date Licensed: June 5, 2025
43.	Finboom Credit Kenya Limited Postal Address: P. O. Box 936-00900, Kiambu Telephone: +254793780210 Email: help@finboomcredit.co.ke Physical Address: Grainbelt go downs, Go down 2, Ruiru Date Licensed: June 5, 2025
44.	Fincorp Credit Limited Postal Address: P.O. Box 12626-00400, Nairobi Telephone: 0706 355 355/0111 055 600 Email: info@fincorpcredit.co.ke Physical Address: Gallant Mall, 8th Floor, Parklands Road Date Licensed: October 1, 2024

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45.	Finseil Limited Postal Address: P.O. Box 29036 – 00100, Nairobi Telephone: +254728651674 Email: tatyanmaklakova@yandex.ru Physical Address: 1st Floor, Luther Plaza, Nyerere Road Date Licensed: September 2, 2025
46.	Fortune Credit Limited Postal Address: P.O. Box 4237-00506, Nairobi Telephone: +254722982474/0114943649 Email: info@fortunecredit.co.ke Physical Address: Enwealth Business Centre, Ngong Lane, Nairobi Date Licensed: March 6, 2024
47.	Fourth Generation Capital Limited Postal Address: P.O. Box 287-00502, Karen, Nairobi Telephone: +254113862239 Email: compliance@4g-capital.com / legal@4g-capital.com Physical Address: Africa Reit Lane, Africa Reit House, Nairobi Date Licensed: March 27, 2023
48.	Frictionless Enterprises Limited Postal Address: P.O. Box 77708 – 00508, Nairobi Telephone: +254711082222 Email: hello@m-power.io Physical Address: Powerhouse, Kyuna Road, Spring Valley, Nairobi, Kenya Date Licensed: June 5, 2025
49.	Futureinno Digital Tech Limited Postal Address: P.O. Box 21591-00100, Nairobi Telephone: +254710170061 Email: futureinnodigital@gmail.com Physical Address: Reliable Towers, Mogotio Road, Nairobi Date Licensed: September 2, 2025
50.	Getcash Capital Limited Postal Address: P.O. Box 15682 - 00503, Mbagathi, Nairobi Telephone: +254736276000 Email: info@getcashcapital.co.ke Physical Address: Devcon House, 2nd Floor, Lunga Lungu, Nairobi Date Licensed: September 19, 2022
51.	Giando Africa Limited (Trading as Flash Credit Africa) Postal Address: P. O. Box 1816 - 00606 Sarit Centre, Nairobi Telephone: +254713948254/ 0706934558 Email: support@flashcreditafrica.com Physical Address: Krishna Center, Woodvale Groove, Nairobi Date Licensed: September 19, 2022

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52.	Girls First Kenya Limited Postal Address: P.O. Box 74041-00200, Nairobi Telephone: +254205002132 Email: info@girlsfirstfinance.com Physical Address: 132 Manyani E Rd, Nairobi, Kenya (Zuri Health HQ) Date Licensed: June 5, 2025
53.	Granary Capital Limited Postal Address: P.O. Box 15763-00509, Nairobi Telephone: +254715638770 Email: info@granarycapital.com Physical Address: Butere Road, Credit Bank Building Date Licensed: June 5, 2025
54.	Hela Capital Limited Postal Address: P.O. Box 19619-00100, Nairobi Telephone: +254 (20) 776 6666 Email: md@helacapitals.com Physical Address: Thindigua, Kiambu Road, Feruzi Towers, 4th Floor, Wing A, Kiambu. Date Licensed: October 1, 2024
55.	Helium Credit Limited Postal Address: P.O. Box 14816 – 00800, Nairobi Telephone: +254738150083/+254718584310 Email: heliumcredit@heliumhealth.com Physical Address: Riverside Drive, Keystone Park, Westlands Date Licensed: June 5, 2025
56.	Hanis Capital Limited Postal Address: P.O. Box 25801 – 00100 Nairobi Telephone: +254 705406087 Email: hanniscapitallimited@gmail.com Physical Address: Sameer Park Building, Mombasa Road Date Licensed: September 2, 2025
57.	Inventure Mobile Limited (Trading as Tala) Postal Address: P.O. Box 35523 – 00100, Nairobi Telephone: 0800720597 (toll free) Email: hellokenya@talamobile.com Physical Address: The Oval, 6th Floor, Wing A, Ring Road, Westlands, Nairobi Date Licensed: January 30, 2023
58.	Inspire Credit Limited Postal Address: P.O. Box 10499 – 00400, Nairobi Telephone: +254758555333 / +254748111555 Email: info@inspirecredit.co.ke Physical Address: Muthaiga Square, Thika Superhighway, Nairobi Date Licensed: October 1, 2024

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59.	Ismuk Credit Limited Postal Address: P.O. Box 60973 – 00200, Nairobi Telephone: +254768654598 Email: ismukventures@gmail.com Physical Address: Delta House 4 th Floor, Room 421, University Way, Nairobi Date Licensed: June 27, 2024
60.	Jijenge Credit Limited Postal Address: P.O. Box 9578 – 00200, Nairobi Telephone: +254711282727 Email: info@jijengecredit.com Physical Address: 6 th Floor Suites 604/605, Town House, Kaunda Street, Nairobi Date Licensed: September 19, 2022
61.	Jumo Kenya Limited Postal Address: P.O. Box 10643 - 00100, Nairobi Telephone: +254787777771 Email: contact@jumo.world Physical Address: Ikigai Nairobi, Merchant Square, Riverside Drive, Nairobi Date Licensed: January 30, 2023
62.	Kifedha Ltd Postal Address: P.O. Box 105796 – 00100, Nairobi Telephone: 0791573231 Email: info@kifedha.co.ke Physical Address: Chambai House, Murang'a Road, Ngara Date Licensed: June 5, 2025
63.	Kikwetu Credit Ltd Postal Address: P.O. Box 18010 – 00100, Nairobi Telephone: 0721 257143/0768 150438 Email: kikwetucreditlimited@gmail.com Physical Address: Alimex Plaza, Mombasa Road, Nairobi Date Licensed: June 5, 2025
64.	Kweli Smart Solutions Limited Postal Address: P.O. Box 53431-00200, Nairobi Telephone: +254791578693 Email: sema@ksmart.tech Physical Address: 2 nd Floor, Eaton Place, UN Crescent Avenue, Nairobi Date Licensed: September 19, 2022
65.	Lasiri Capital Limited Postal Address: P.O BOX 62658 - 00200, Nairobi Telephone: +254789668664 Email: info@lasiricapital.co.ke Physical Address: Azure Towers, Lantana Road, Westlands, Nairobi, Kenya Date Licensed: September 2, 2025

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66.	Leaf Credit Limited Postal Address: P.O Box 210 - 00200, Nairobi Telephone: +254114000333 Email: leafcreditltd@gmail.com Physical Address: Crescent Business Center, 3 rd Floor Date Licensed: September 2, 2025
67.	Leja Ltd Postal Address: P.O BOX 238370-0100, Nairobi Telephone: +254768212665 Email: info@leja.co.ke Physical Address: Keystone Park, 95 Riverside Drive 3 Floor, Block A, Riverside Dr, Nairobi, Kenya Date Licensed: June 5, 2025
68.	Lenana Innovative Solutions Limited Postal Address: P.O. Box 899 - 00618, Ruaraka, Nairobi Telephone: +254110010394 Email: info@lenana.com Physical Address: Westcom Point Building, Mahiga Mairu Avenue, Westlands, Wing A, Third Floor Date Licensed: October 1, 2024
69.	Letshego Kenya Ltd Postal Address: P.O. Box 52926 – 00200, Nairobi Telephone: +254730687000 Email: kenya@letshego.com Physical Address: 316 Upper Hill Chambers, 7 th Floor, 2 nd Ngong Avenue, Nairobi Date Licensed: January 30, 2023
70.	Little Limited trading as SpotIt Postal Address: P.O. Box: 13628-00800, Nairobi Telephone: +254 709 044 000 Email: legal@little.africa Physical Address: Musa Gitau Road, Craft Silicon Campus, Off Waiyaki Way, Nairobi Date Licensed: September 2, 2025
71.	Lipa Later Limited Postal Address: P.O. Box 43537 – 00100, Nairobi Telephone: +254709684000 Email: info@lipalater.com Physical Address: Lipa Later HQ, Lavington, next to Mawara Gardens, Off Olenguruone Avenue, Nairobi Date Licensed: March 6, 2024
72.	Little Pesa Limited Postal Address: P.O. Box 39886 – 00623, Nairobi Telephone: +254746510778/+254710490126/+254746510781 Email: Info@littlepesa.com Physical Address: Reliable Towers, Mogotio Road, Westlands, Nairobi Date Licensed: March 27, 2023

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73.	Loan Plus Digital Credit Provider Limited Postal Address: P.O. Box 39940 – 00623, Nairobi Telephone: +25479981870 Email: loanplusDCP@hotmail.com Physical Address: 1st Floor, 623 Wood Avenue, Nairobi Date Licensed: June 5, 2025
74.	Lobelitec Credit Limited Postal address: P. O. Box 51191 - 00100, Nairobi Telephone No: 0112096086 Email: lobeliteccredit@gmail.com Physical address: Ngong Road Kindaruma Lane, Commodore Offices Plot 209 Date Licensed: March 6, 2024
75.	LockBx Limited Postal address: P.O. Box 25350-00603, Nairobi Telephone No: +254726210997 Email: info@lockbx.co.ke Physical address: Sifa Towers, 6th Floor, 6A, Nairobi Date Licensed: October 1, 2024
76.	Longitude Capital Limited Postal Address: P.O BOX 62268-00200 Nairobi, Kenya. Telephone: +254 20 4401213 Email: info@longitudecapital.co.ke Physical Address: 6th Floor Silkwood Office Suits, Ngong Road Date Licensed: June 5, 2025
77.	Maralal Ledger Limited Postal Address: P.O. Box 104949-00101, Nairobi Telephone: +254724055813 Email: info@maralalledger.com Physical Address: Feruzi Towers, Fourth Floor, Wing B, Kiambu Road Date Licensed: March 6, 2024
78.	Mayflower Capital limited Postal Address: P.O. Box 162 - 00100, Nairobi Telephone: +254720710625 Email: mayflowercapitaltd@gmail.com Physical Address: Mwea Town, Equity Building Along Makutano - Meru Highway Date Licensed: September 2, 2025
79.	Marble Capital Solutions Limited Postal Address: P.O. Box 818 – 00511, Ongata Rongai Telephone: +254729141295 Email: marblecapitalsolutions@gmail.com Physical Address: 2nd Floor, Maasai Mall, Ongata Rongai Date Licensed: March 6, 2024

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80.	MCF 2 Kenya Limited Postal Address: P.O. Box 6711 – 00100 GPO, Nairobi Telephone: +254707136044 Email: info@medicalcreditfund.org Physical Address: 52 EL Molo Drive Lavington, Off Naushad Merali Drive, Nairobi Date Licensed: October 1, 2024
81.	Maxxton Enterprises Ltd Postal Address: P.O. Box 51090-00200, Nairobi Telephone: +254733398614 Email: info@maxxtonltd.com Physical Address: Koinange Street, College House, Nairobi Date Licensed: June 5, 2025
82.	Mednow Capital Limited Postal Address: P.O. Box 15651-0509, Nairobi Telephone: +254718707539 Email: ngatia@mednowafrica.com Physical Address: Watermark Business Park, Karen, Nairobi Date Licensed: September 2, 2025
83.	Mint Credit Limited Postal Address: P.O Box 2417-00606, Sarit Centre, Nairobi Telephone: +254799555333 Email: info@mintcredit.co.ke Physical Address: Trance Towers 7 th floor, South B, Tsavo Road, Nairobi Date Licensed: June 27, 2024
84.	Milhan Access Capital Limited Postal Address: P.O. Box 5148-00100, Nairobi Telephone: 0790309958 Email: Info@milhanaccesscapital.com Physical Address: Azure Tower Lantana Road Westlands Date Licensed: June 5, 2025
85.	MFS Technologies Limited Postal Address: P.O. Box 43250-00100, Nairobi Telephone: +254709184000 Email: info@mfs.co.ke Physical Address: Capital West, 5 th Floor, Lantana Road (Off Rhapta Road), Nairobi Date Licensed: January 30, 2023
86.	MKM Capital Limited Postal address: P.O Box 22715-00505, Nairobi Telephone: +254707039513 Email: info@mkmcapitalglobal.co.ke Physical address: Western Heights, 4 th Floor, Suite 10, Nairobi Date Licensed: March 6, 2024

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87.	M-Kopa Loan Kenya Limited Postal Address: P.O. Box 51866 – 00100, Nairobi Telephone: +254799 136 761 Email: compliance@m-kopa.com Physical Address: Riverside Paddocks, M-Kopa House, Nairobi Date Licensed: January 30, 2023
88.	Mogo Auto Limited Postal Address: P.O. Box 9979-00100, Nairobi Telephone: +254768469112 Email: info@mogo.co.ke Physical Address: Pine Tree Plaza, Kaburu Drive- Off Ngong Road, Nairobi Date Licensed: June 27, 2024
89.	Mkulimapay Credit Ltd Postal Address: P.O BOX 28385 – 00100, Nairobi Telephone: 0748820255 Email: mkulimacash@gmail.com Physical Address: Shell Tegemeo, next to Mountain View Mall, off Waiyaki Way Date Licensed: June 5, 2025
90.	Modesty Credit Ltd Postal Address: P.O. Box 607 – 60200, Meru, Makutano Highway Telephone: +254794673254 Email: info@modestycredit.co.ke Physical Address: Meru-Makutano, Union Square, Meru Date Licensed: June 5, 2025
91.	Momentum Credit Limited Postal Address: P.O. Box 29175-00100, Nairobi Telephone: +254709434900 Email: info@momentumcredit.co.ke & cx@momentumcredit.co.ke Physical Address: International House, 9th Floor, Mama Ngina Street, Nairobi Date Licensed: October 1, 2024
92.	Moto Hope Capital Limited Postal Address: P.O. Box 37217 -00100, Nairobi Telephone: +254713827519 Email: info@motohopecapital.com Physical Address: Blessed House 5th Floor, Thika Road, Nairobi Date Licensed: September 2, 2025
93.	Mwanzo Credit Limited Postal Address: P.O. Box 759-00241, Nairobi Telephone: +254729670100 Email: infomwanzocreditltd@gmail.com Physical Address: Newton House, 3rd Floor, Deliverance Road, Nairobi-Namanga. Date Licensed: September 19, 2022

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94.	Moneza Ltd Postal Address: P.O. Box 45660-0000, Nairobi Telephone: +254721779662 Email: info@moneza.co.ke Physical Address: Avocado Towers, Muthithi Road, Westlands Date Licensed: June 5, 2025
95.	Mycredit Limited Postal Address: P.O. Box 21798 – 00100, Nairobi Telephone: +254711349805 Email: info@mycredit.co.ke Physical Address: ABSA Towers, 11 th Floor, Loita Street, Nairobi Date Licensed: January 30, 2023
96.	MyWagepay Limited Postal Address: P.O. Box 43844-00200, Nairobi Telephone: +254709549019 Email: ceo@mywagepay.com ; Physical Address: Thika Road, Room 503C, Astrol Building (Opp Garden City), Nairobi Date Licensed: September 19, 2022
97.	Mwananchi Credit Ltd Postal Address: 103683 – 00101, Nairobi Telephone: +254709147000 Email: info@mwananchicredit.com / legaldesk@mwananchicredit.com Physical Address: Eco Bank Towers, Muindi Mbingu Street, Central Business District, 10 th Floor, Nairobi Date Licensed: September 2, 2025
98.	Mular Credit Limited Postal Address: P.O. Box 196-90200, Kitui Telephone: +254733664762/+254707978937 Email: info@mularcredit.co.ke , tmasua.glowme@gmail.com Physical Address: Even Business Park, Wing A, Second Floor, Room 1, Airport North Road, Embakasi, Nairobi Date Licensed: September 2, 2025
99.	Musoni Capital Limited Postal Address: P.O. 25351-00100, Nairobi Telephone: +254709761101/0709761111 Email: info@musoni.co.ke ; dominickosgei@musoni.co.ke Physical Address: Cape Office Park, Ring Road Kilimani, Nairobi Licensed: September 2, 2025
100.	Natal Tech Limited Postal Address: P.O. Box 2145, Thika Telephone: +254703766079 Email: nataltechltd@gmail.com Physical Address: Harmony Street, Kenol Sagana Highway Date Licensed: January 30, 2023

	CENTRAL BANK OF KENYA DIRECTORY OF DIGITAL CREDIT PROVIDERS UPDATED ON SEPTEMBER 2, 2025
101.	Ngao Credit Limited Postal Address: P.O. Box 60776 – 00200, Nairobi Telephone: +254709650000 Email: info@ngaocredit.com Physical Address: 4 th Floor, Morning Side Office Park, Ngong Rd, Nairobi Date Licensed: January 30, 2023
102.	Nawiri African Sprouts Ltd trading as Fast Credit Postal Address: P.O BOX 34615-00100, Nairobi Telephone: +254721177402 Email: info@nas.co.ke Physical Address: Karuna Road, Westlands, Western Heights building, 5 th Floor Date Licensed: June 5, 2025
103.	Newark Frontiers Limited Postal Address: P.O. Box 34615-00100, Nairobi Telephone: +254 739911020 Email: info@newarkfrontiers.co.ke Physical Address: Karen-End, off Dagoretti Road, Dagoretti/ Mutuini/1356 Date Licensed: June 5, 2025
104.	ODI Credit Limited Postal Address: P.O. Box 16758 – 00620, Nairobi Telephone: +254709183808/+254788180355 Email: info@hazini.com Physical Address: Kalson Towers, 7 th Floor (left wing), Crescent Road, Nairobi Date Licensed: October 1, 2024
105.	Otas Credit Limited Postal Address: P.O. Box 38940 - 00100, Nairobi Telephone: +254718726456 Email: otascredit@gmail.com Physical Address: Spring Valley, Westlands, Number 30, Peponi Road Date Licensed: September 2, 2025
106.	Numida Technologies Kenya Limited Postal Address: P.O. Box 22602 -00100, Nairobi Telephone: + 254704454031 Email: Info@numidatech.com Physical Address: Floor 2 - The Mvuli Building, Mvuli Road, Westlands, Nairobi, Kenya Date Licensed: June 5, 2025
107.	Okolea International Limited Postal Address: P.O Box 41316 - 00100, Nairobi Telephone: +254742532281 Email: info@okolea-international.com / okoleaint16@gmail.com Physical Address: 1 st Floor, Venus Complex, Office No. 4111, Northern Bypass, Nairobi Date Licensed: March 27, 2023

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108.	Opal Quick Limited Postal Address: P.O Box 671-60400, Chuka Telephone: +254722790234 / +254115990652 Email: support@opalquick.co.ke Physical Address: Twin Plaza Building, Opposite Magunas Supermarket, Meru Town Date Licensed: October 1, 2024
109.	Platinum Credit Limited Postal Address: P.O. Box 73304-00200, Nairobi Telephone: +25470664440/0706644442/0709 900 000 Email: Info@platinumcredit.co.ke Physical Address: Mezzanine Floor, International House, Mama Ngina Street, Nairobi Date Licensed: September 2, 2025
110.	Payablu Credit Limited Postal Address: P.O. Box 610-00518, Nairobi Telephone: +254742066421 Email: payablucreditlimited@gmail.com Physical Address: 2 nd floor, Ntashart plaza formerly Elysee Plaza, Kilimani, Near Adams Arcade, Kilimani Road, off Ngong Road Date Licensed: June 27, 2024
111.	Pembeni Cash Ltd Postal Address: 64769-00620, Nairobi Telephone: +254769269606 Email: karirid@yahoo.com/info@pembenicash.com Physical Address: The Trio Complex Building, 1 st Floor East Wing, EABL Road, Kasarani, Nairobi Date Licensed: September 2, 2025
112.	Pesaglow Capital Limited Postal Address: P.O. Box 73740 – 00200, Nairobi Telephone: +254717522512 Email: pesaglowcapital@gmail.com Physical Address: Kitengela, Derrick House, 2 nd floor, D1, Nairobi Date Licensed: October 1, 2024
113.	Pesakuu Credit Limited Postal Address: P.O. Box 30784 – 00100, Nairobi Telephone: +254112020926 Email: iziloan1@gmail.com Physical Address: The Address, 7 th Floor, Westlands, off Waiyaki Way, Muthangari Drive, Nairobi Date Licensed: October 1, 2024
114.	Pezesha Africa Limited Postal Address: P.O. Box 22986 – 00505, Nairobi Telephone: +254755768547 Email: hello@pezesha.com cc: hilda@pezesha.com Physical Address: 7 th Floor Rainbow Towers, Muthithi Road, Westlands, Nairobi Date Licensed: January 30, 2023

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115.	Phoenix Capital Limited Postal Address: P.O. Box 26801-00100, Nairobi Telephone: 0747100102 Email: admin@phoenixcapital.co.ke Physical Address: The Arch Place 8 th Floor, Nyangumi Road, Nairobi Date Licensed: October 1, 2024
116.	Pi Capital Limited Postal Address: P.O. Box 3332-00506 Nairobi Telephone: +254759808086/+254759808080 Email: info@bayes.co.ke Physical Address: 5 th Floor, Mitsumi Business Park, Muthithi Road, Westlands, Nairobi Date Licensed: March 6, 2024
117.	Premier Credit Limited Postal Address: P.O. Box 21256 - 00100, Nairobi Telephone: +254730812000/+254709176 000 Email: info@premiergroup.co.ke Physical Address: Nginyo Towers 5 th Floor, Koinange Street, Nairobi Date Licensed: October 1, 2024
118.	Puphik Credit Limited Postal Address: P.O. Box 1238 – 20200, Kericho Telephone: +254714262211 Email: info@puphikcredit.com ; puphikcredit@gmail.com Physical Address: Kosal Plaza, 2 nd Floor, Kipchamba Street, Bomet Date Licensed: October 1, 2024
119.	Progressive Credit Limited Postal Address: P.O. Box 64036-00640, Nairobi Telephone: 0730669811 Email: info@progressivecr.com Physical Location: 7 th Floor, Flamingo Towers, Mara Road, Nairobi Date Licensed: June 27, 2024
120.	Radi Credit Limited Postal Address: P.O. Box 51191, GPO, Nairobi Telephone: +254114480972 Email: support@radicredit.com Physical Address: Plot No. Two Zero Nine, Commodore Offices, Ngong Road, Kindaruma Lane, Nairobi Date Licensed: October 1, 2024
121.	Reazilla DCP Limited Postal Address: P.O. Box 2658-00100, Nairobi Telephone: +2547419222050 Email: reazilladcpkenya@gmail.com Physical Address: Cabby Centre, Dagoretti, Nairobi Date Licensed: September 2, 2025

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122.	Rewot Ciro Limited Postal Address: P.O. Box 15073 – 00400, Tom Mboya Street, Nairobi Telephone: +254715464554 Email: info@rewotciro.co.ke / rewotafrika@gmail.com Physical Address: Keekorok Building, Keekorok Road, Nairobi Date Licensed: September 19, 2022
123.	Risine Credit Limited Postal Address: P.O. Box 25347 – 00603, GPO, Nairobi Telephone: +254793362676 Email: risinecredit@gmail.com Physical Address: Ikigai office Ninety JGO, James Gichuru Road, Nairobi Date Licensed: March 27, 2023
124.	Senti Capital Limited Postal Address: P.O. Box 1146-00606, Nairobi Telephone: 0709332000/0712517910 Email: info@senti.co.ke Physical Address: Stellato Complex, 4 th Floor, Muthithi Road, Westlands, Nairobi Date Licensed: March 6, 2024
125.	Sevi Innovation Limited Postal Address: P.O. Box 41987 – 00100, Nairobi Telephone: +254111560376 Email: partner@sevi.io Physical Address: L.R. No. 10119/4, Trio Complex, Room 311, Off Exit 7, Thika Road, Nairobi Date Licensed: September 19, 2022
126.	Simplepay Capital Limited Postal Address: P.O. Box 39324 – 00623, Nairobi Telephone: +254 798 198 531, +254 700 467 730, +254 787 467 730 Email: info@simplepay.capital Physical Address: Office 902, 9 th floor, Website Tower, Lower Kabete Road, Nairobi Date Licensed: October 1, 2024
127.	Siti Mobility Technologies Limited Postal Address: P.O. Box 34850 – 00100, Nairobi Telephone: +254720384396 Email: info@sitimobility.com Physical Address: 10 th Floor, East Wing, Riverside Square, Riverside Drive, Westlands, Nairobi Date Licensed: October 1, 2024
128.	Sokohela Limited Postal Address: P.O. Box 34-00502, Nairobi Telephone: +254728915511 Email: business@sokohela.com Physical Address: Rivonia House, 2 nd Floor, Naivasha Road, Nairobi Date Licensed: September 19, 2022

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129.	Simbageld Ltd Postal Address: P.O. Box 23030-00100, Nairobi Telephone: 0712 844 019 / 0742 724 031 Email: info@simbageld.com / applications@simbageld.com Physical Address: Parkside Hotel Building, Monrovia Street, Nairobi. Date Licensed: June 5, 2025
130.	Sipranda Capital Ltd Postal Address: P.O. Box 420 – 00521, Nairobi Telephone: 0709002700/ 0706221221 Email: info@siprandacapital.com Physical Address: Upper Hill, Kiambere Road, Cassia Court, Wing C Date Licensed: June 5, 2025
131.	Sure Cred Capital Limited Postal Address: P.O. Box 1466 – 00618, Nairobi Telephone: +254708233824/0708588458 Email: surecredltd@gmail.com Physical Address: Aztec Business Park, Baba Dogo Road, Ruaraka, Nairobi Date Licensed: October 1, 2024
132.	Spectrum Credit Ltd Postal Address: P.O. Box 25597 -00504, Nairobi Telephone: 0722802157 Email: info@swiftcapitaltd.com Physical Address: Kindaruma Road, Commodore Office Suites Date Licensed: June 5, 2025
133.	Spread Capital Ltd Postal Address: P.O. Box 9080 – 00100, Nairobi Telephone: 0712336666/0705179599 Email: info@spreadcapital.co.ke or info.spreadcapital@gmail.com Physical Address: Yala Towers, Koinange/Biashara Street Date Licensed: June 5, 2025
134.	Steadfast Credit Ltd Postal Address: P.O BOX 15682-00503, Nairobi Telephone: +254 101180531 Email: info@steadfastcredit.co.ke Physical Address: 3rd Floor, Kimson Plaza, off Eastern Bypass, Utawala Area, Nairobi County Date Licensed: June 5, 2025
135.	Stride Credit Limited Postal Address: P. O. Box. 1604-60200, Meru Telephone: +254715982342 Email: stridecreditltd@gmail.com Physical Address: Twin Plaza, Ghana Street, Meru Town Date Licensed: June 27, 2024

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136.	Suffice Ltd Postal Address: P. O. Box. 4684 - 00100 Nairobi Telephone: +254718882200 Email: info@suffice.co.ke Physical Address: Nextgen Mall, Mombasa Road, Nairobi Date Licensed: September 2, 2025
137.	Tanir Credit & Accounting Services Limited Postal Address: P.O. Box 1255-00232, Ruiru Telephone: +254723585651 Email: tanirltd@gmail.com , info@tanirltd.co.ke Physical Address: Kahawa Sukari, Kenversity Sacco Building, 4 th Floor Suite 4B Date Licensed: October 1, 2024
138.	Tenakata Enterprises Limited Postal Address: P.O. Box 21605 – 00505, Nairobi Telephone: 0722902424 Email: info@tenakata.com Physical Address: 3 rd Floor, Utumishi House, Mamlaka Road, Nairobi Date Licensed: January 30, 2023
139.	Tip-Point Capital Limited Postal Address: P.O. Box 1050 – 00520, Nairobi Telephone: +254700050010/+254711019700 Email: info@tippointcapital.com Physical Address: Sifa Towers, 2 nd Floor 2C, Nairobi Date Licensed: October 1, 2024
140.	Tentacorp Holdings Limited Postal Address: P.O. Box 12460-00100, Nairobi Telephone: +254706167167 Email: tentacorpholdings@gmail.com Physical Address: Eureka Condominiums, Joseph Kang'ethe Road, Off Ngong Road Date Licensed: June 5, 2025
141.	Tinycost Credit Kenya Limited Postal Address: P.O BOX 1202-00600, Nairobi Telephone: +254793786756 Email: help@tinycostcredit.co.ke Physical Address: Bhuva Godowns, Ruiru Bypass Kiambu, Industrial Lane, Ruiru Date Licensed: June 5, 2025
142.	Treasure Store Limited Postal Address: P.O. Box 69983 – 00400, Nairobi Telephone: +254724256039 / +254114405337 Email: nahashon.maina@sot.co.ke Physical Address: Nyaku House, Hurlingham 2 nd Floor Room F2 - 10. Argwings Kodhek Groove Date Licensed: October 1, 2024
143.	UbaPesa Limited Postal Address: P. O. Box 22745 – 00100, Nairobi Telephone: +254709693000 Email: info@upabesa.com / ubapesa.ke@gmail.com Physical Address: Golf View Office Suites – Wambui Road, Muthaiga, Nairobi Date Licensed: March 6, 2024

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144.	Umoja Fanisi Limited Postal Address: P.O. Box 44165 – 00100, Nairobi Telephone: +254796250881 Email: info@umojafanisilimited.com Physical Address: Umoja Fanisi House, Mbaazi Road, Off Kingara Road, Lavington, Nairobi Date Licensed: January 30, 2023
145.	Unidirect Ltd Postal Address: P.O. Box 15598-00400, Nairobi Telephone: +254 70367258 Email: info@unilimited.co.ke Physical Address: 4 th Floor Windsor House University Way, Nairobi Date Licensed: September 2, 2025
146.	Zanifu Limited Postal Address: P.O. Box 66877- 00800, Nairobi Telephone: +254713023159 Email: legal@zanifu.com Physical Address: Kenrail Towers, 4 th Floor, Mkungu Close, Nairobi Date Licensed: January 30, 2023
147.	Unifi Credit Limited Postal Address: P.O. Box 1570 – 00606, Nairobi Telephone: +254205014065 Email: admin@ke.unifi.credit Physical Address: The Citadel Building, 1 st floor, 50 Muthithi Road, Westlands, Nairobi, Kenya Date Licensed: June 5, 2025
148.	Wabema Credit Ltd Postal Address: P.O. Box 9963 – 00100, Nairobi Telephone: 0720875930 Email: wabemacredit@gmail.com Physical Address: Wabema Plaza Mombasa Road Date Licensed: June 5, 2025
149.	Watu Credit Ltd Postal Address: P.O. Box 46037-00100, Nairobi Telephone: 0790000999 Email: info@watuafrica.com Physical Address: Hill Park Building, Lower Hill Road, Upper Hill - Nairobi Date Licensed: June 5, 2025
150.	Zaidi Pato Limited Postal Address: P.O. Box 56557-00200, Nairobi Telephone: +254 797 491 753 Email: zaidipatolimited2@gmail.com Physical Address: EABL Road, Off Thika Road, Trio Complex Building, Kasarani, Nairobi Date Licensed: September 2, 2025

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151.	Zamaradi Capital & Credit Group Limited Postal Address: P.O Box 19737-00100, Nairobi Telephone: +254114409692 Email: zamaradireditltd@gmail.com Physical Address: Ushuru Sacco Centre, Wood Avenue Kilimani, Nairobi, Kenya Date Licensed: June 5, 2025
152.	Zenka Digital Limited Postal Address: P.O. Box 29107, 00100, Nairobi Telephone: +254112480254 /+254 20 7650878 Email: info@zenka.co.ke Physical Address: Mirage Tower, Tower 2, 12 th Floor, Waiyaki Way, Westlands, Nairobi Date Licensed: March 27, 2023
153.	Zillions Credit Limited Postal Address: P.O. Box 42564-00100, Nairobi Telephone: 0725013031 Email: info@zashloan.com Physical Address: Omega Business Park, Go Down 2, Baba Dogo, Nairobi Date Licensed: March 6, 2024