

	CENTRAL BANK OF KENYA DIRECTORY OF DIGITAL CREDIT PROVIDERS UPDATED ON JULY 9, 2026
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.	Abepot Credit Limited Postal Address: P.O. Box 45019-30700 Telephone: +254719710536 Email: abepacreditltd@gmail.com Physical Address: Galana Road, Wuyi Plaza Date Licensed: April 10, 2026
3.	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
4.	Acquire Credit Limited Postal Address: P.O. Box 39530 -00623, Nairobi Telephone: +254718480100/+254708847828 Email: acquirecredit@gmail.com Physical Address: Lynn Marie Apartments Office Block, Nairobi Date Licensed: December 24, 2025
5.	Adjacent Possible Finance Limited Postal Address: P.O Box 63589 – 00619, Nairobi Email: info@apf.co.ke Telephone: +254722399176 Physical Address: 5 th Floor, Jewel Complex, Roysambu Date Licensed: December 24, 2025
6.	Adroit Credit Limited Postal Address: P.O. Box 35717-00100, Nairobi Telephone: +254735509000 Email: request@adroitcredit.co.ke Physical Address: Centenary House, Block A, 4 th Floor Ring Road, Westlands Date Licensed: June 5, 2025
7.	African Capital Limited Postal Address: P.O. Box 44563-00100, Nairobi Telephone: +254712519518 Email: admin@africancapital.net

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	Physical Address: Ambank House, Utali Lane, Nairobi Date Licensed: April 10, 2026
8.	Afrimoney Credit Limited Postal Address: P.O. Box 49400-00100, Nairobi Telephone: +254713336970 Email: afrimoneycreditltd25@gmail.com Physical Address: Laiboni Centre, Lenana Road, Kilimani Date Licensed: April 10, 2026
9.	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
10.	Aleza Limited Postal Address: P.O Box 2382– 40100, Kisumu E-mail address: alezalimited@gmail.com Telephone: +254716517065 Physical Address: Pioneer Hse 2 nd Floor, Oginga Odinga Street, Kisumu Date Licensed: December 24, 2025
11.	Amaze Credit Limited Postal Address: P.O. Box 13234-00400, Nairobi E-mail address: amaze25c@gmail.com / info@amazecreditlimited.com Telephone No: +2542022613869 / +2542022613875 / +254721726845 Physical Address: Motorworld centre, Jogoo road near city stadium. Date Licensed: April 10, 2026
12.	Ambush Capital Limited trading under FlashPesa Postal Address: P.O. Box 52800, Nairobi Telephone: +254769159474 Email: support@flashpesa.co.ke Physical Address: Unit 1302, 13 th Floor, Applewood Adams, Ngong Road, Nairobi Date Licensed: October 1, 2024
13.	Anjoy Credit Limited Postal Address: P.O. Box 40583 – 00100, Nairobi Telephone: +254769984360 Email: info@anjoycredit.com Physical Address: Transnational House 1 st Floor, Mama Ngina Street, Nairobi Date Licensed: March 27, 2023

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14.	ASA International Kenya Limited Postal Address: P.O. Box 2420-0060 Nairobi Telephone: +254702092230 Email: info@asa-ke.com, kenya.asa-international.com Physical Address: House No. 247, Owashika Road, Off Isaac Gathanju Road Lavington Date Licensed: December 24, 2025
15.	Asante FS East Africa Limited Postal Address: P.O. Box 13796 - 00800, Nairobi Telephone: +254111017500 Email: info@asantefinancegroup.com Physical Address: Delta Corner Towers, 3 rd Floor, Waiyaki Way, Westlands, Nairobi Date Licensed: March 27, 2023
16.	Asap Credit Limited Postal Address: P.O. Box 2358 – 00621, Nairobi Telephone: +254768222111 Email: asapcreditlimited@gmail.com Physical Address: Old Mutual Building Kimathi Street Date Licensed: June 5, 2025
17.	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
18.	Autochek Limited Postal Address: P.O. Box 66249-00800, Nairobi Telephone: +254 791 694 004 Email: autochekkenya@autochek.africa Physical Address: Nivina Towers, 1 st Floor (East Wing), Nairobi Date Licensed: March 6, 2024
19.	Auxiliary Credit Ltd Postal Address: P.O Box 62179 – 00200, Nairobi Telephone: +254 746 990 000 Email: credit.auxiliary@gmail.com; info@auxiliary.credit Physical Address: Riverside Properties, 2 nd Floor, Riverside Nairobi Date Licensed: December 24, 2025

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20.	Avenews Ke Ltd Postal Address: P.O. Box 2553-00606, Nairobi Telephone: +254111133300 Email: jibiwa@avenews-gt.com Physical Address: The Westwood Building, 1 st Floor, Ring Road, Parklands, Nairobi Date Licensed: June 5, 2025
21.	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
22.	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
23.	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
24.	Baecot Credit Ltd Postal Address: P.O. Box 30031-00100 Telephone: +254795648487 Email: baecotcreditltd@gmail.com Physical Address: Enterprise Road Date Licensed: April 10, 2026
25.	Baraka Credit Limited Postal Address: P.O. Box 30031-00100 Telephone: +254795648487 Email: baecotcreditltd@gmail.com Physical Address: Enterprise Road, Industrial Area, Nairobi Date Licensed: July 9, 2026

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26.	Bashy African Credit Limited Postal Address: P.O. Box 14468-00400, Nairobi Telephone: +254 721 902 361 Email: info@bashyafricancredit.co.ke Physical Address: Town House, 8th Floor, Suite 801, Kaunda Street, Nairobi Date Licensed: July 9, 2026
27.	BCF Kenya Limited Postal Address: P.O. Box 180 – 00606, Nairobi Telephone: +254724223223 Email: info@bcfkenya.com Physical Address: L.R. No: 209/14/77 Wambugu Road Parklands Date Licensed: December 24, 2025
28.	Beavers Credit Limited Postal Address: P.O. Box 580-00100, Nairobi Telephone: +254 775347055 Email: beaverscredit@gmail.com Physical Address: Utalii houses 1st floor north wing Date Licensed: April 10, 2026
29.	Becalob Credit Limited Postal Address: P.O. Box 1066-00606, Nairobi Telephone: +254733792756 Email: juliusaopio@gmail.com Physical Address: 8th floor, Pine Tree Plaza, Nairobi Date Licensed: April 10, 2026
30.	Betasoft Credit Limited Postal Address: P.O. Box 2597-00200, Nairobi Telephone: +254722165421 Email: betasoftadnew@gmail.com Physical Address: Petbon Flats, Kamiti Road Date Licensed: April 10, 2026
31.	Bluewave Cash Limited Postal Address: P.O. Box 35240-00200, Nairobi Telephone: +254117306398 Email: bluewavecashlimited@gmail.com Physical Address: Eastlands Hotel, Kindaruma Road Date Licensed: April 10, 2026

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32.	Bidii Credit Limited Postal Address: P.O. Box 17678 – 00100, Nairobi Telephone: +254 720797088/+254 726349395 Email: info@bidiicreditkenya.co.ke /rosewachira.rw@gmail.com /bidiicreditfinance@gmail.com Physical Address: Applewood Adams, 3rd Floor, Ngong Road Date Licensed: December 24, 2025
33.	Bimas Kenya Limited Postal Address: P.O. Box 2299-6010, Embu Telephone: 0111056010 Email: pgathondubimaskenya.com/ info@bimaskenya.com Physical Address: Bimas Plaza, Embu Date Licensed: June 5, 2025
34.	Bingwa Micro Capital Limited Postal Address: P.O. Box 7829 Thika Email: info@bingwacapital.com / mwendwakithure1@gmail.com Telephone: +254713172914; +254712717844 Physical Address: Kwame Nkurumah Street Building, Thika West District, Thika Date Licensed: December 24, 2025
35.	Blesmark Credit Limited Postal Address: P.O. Box 34146-00100 Nairobi Email: blesmarkcredit@gmail.com Telephone: +254701237549 Physical Address: Kipchamba Street, Cherantho Plaza, Bomet Date Licensed: December 24, 2025
36.	Boostline Capital Limited Postal Address: P.O. Box 45326 – 00100, Nairobi Email: capitalboosline@gmail.com Telephone: +254717384332 Physical Address: Sangyug Centre, 2nd Floor - Ngara Road, Nairobi. Date Licensed: December 24, 2025
37.	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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38.	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
39.	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
40.	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
41.	Cashmart Capital Limited Postal Address: P.O. Box 21249-00100, Nairobi Telephone: +254721841670 +254724807400 Email: cashmartcapital@gmail.com/ talktous@cashmartcapital.co.ke Physical Address: Vision Tower, Muthithi Road, Nairobi Date Licensed: December 24, 2025
42.	Centenary Micro Enterprise Services Ltd Postal Address: P.O. Box 1164-00502 Telephone: +254797333888 Email: ceo@cemesltd.co.ke Physical Address: One Padmore Place, Nairobi Date Licensed: July 9, 2026
43.	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

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44.	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
45.	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
46.	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
47.	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
48.	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
49.	Dahawi Credit Limited Postal Address: P.O. Box 5384, Nairobi Telephone: +254725407714 Email: dahawicreditltd@gmail.com Physical Address: Pioneer Building, Kenyatta Avenue Date Licensed: April 10, 2026

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50.	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
51.	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
52.	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
53.	Dotcash Credit Limited Postal Address: P.O. Box 17285-00200, Nairobi Telephone: +254741922050 Email: dotcashcredit@gmail.com Physical Address: Adlife Plaza, Chania Avenue, Nairobi Date Licensed: December 24, 2025
54.	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
55.	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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56.	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
57.	ED Partners Africa Limited Postal Address: P. O. Box1063 - 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
58.	Edenbridge Capital Ltd. Postal Address: P.O. Box 10046 – 00100, Nairobi Telephone: +254701848484 Email: info@edenbridgecapital.co.ke Physical Address: IPS Building, Kimathi Street, Nairobi Date Licensed: December 24, 2025
59.	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
60.	Elevate Credit Limited Postal Address: P.O. Box 61600-00200, Nairobi Telephone: +254748933558 Email: pgachuhy@gmail.com Physical Address: Sameer Business Park Mombasa Road, Nairobi Date Licensed: September 2, 2025
61.	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

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62.	Equal Reach Credit Limited Postal Address: P.O. Box 1054822-00101 Telephone: 0728333233 Email: aishice2004@yahoo.com Physical Address: Kilimani Circle Mall, Nairobi Date Licensed: July 9, 2026
63.	Eversure Credit Limited Postal Address: P.O. Box 4342 -00100, Nairobi Telephone: 0782480480 Email: khaliddmar79@yahoo.com Physical Address: Adlife mall, Ring Rd, Nairobi Date Licensed: July 9, 2026
64.	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
65.	Fabilo Credit Ltd Postal address: P.O. Box 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
66.	Factorhouse Limited Postal Address: P. O. Box 70- 00618, Nairobi Telephone: +254726770992 Email: mwangi@factorhouseltd.com Physical Address: 5 th Floor, Liberty Plaza, Mombasa Road, Nairobi Date Licensed: March 6, 2024
67.	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 14 th Floor - Utalii Lane Date Licensed: October 1, 2024

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68.	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
69.	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
70.	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
71.	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
72.	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, 8 th Floor, Parklands Road Date Licensed: October 1, 2024
73.	Fincredit Limited Postal Address: P.O. Box 101267 - 00101 Nairobi, Jamia Square Telephone: 0709000390 - 0709000399 Email: reporting@fincredit.co.ke Physical Address: Two Rivers, North Tower 2nd Floor Date Licensed: December 24, 2025

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74.	Finseil Limited Postal Address: P.O. Box 29036 – 00100, Nairobi Telephone: +254728651674 Email: tatyannmaklakova@yandex.ru Physical Address: 1st Floor, Luther Plaza, Nyerere Road Date Licensed: September 2, 2025
75.	Fluid Capital Limited Postal Address: P.O. Box 2891-00600, Nairobi Telephone: +254711466446 Email: info@fluidcapital.ke Physical Address: The 680 Building Date Licensed: April 10, 2026
76.	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
77.	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
78.	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
79.	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

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80.	Geoland Credit Limited Postal Address: P.O. Box 2714 - 60200, Meru - Kenya Telephone: +25421656565/+254720578421/0781177177 Email: compliance@geolandgroup.co.ke / credit@geolandgroup.co.ke Physical Address: Kenyatta Highway: Ntara place Lower ground floor Meru Date Licensed: December 24, 2025
81.	Getcash Capital Limited Postal Address: P.O. Box 15682 - 00503, Mbagathi, Nairobi Telephone: +254736276000 Email: info@getcashcapital.co.ke Physical Address: Devcon House, 2 nd Floor, Lunga Lunga, Nairobi Date Licensed: September 19, 2022
82.	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
83.	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
84.	Glad Agritech Kenya Limited Postal Address: P.O. BOX 357-00623, Parklands Telephone: +254745145777 Email: ravi@gladagritech.com Physical Address: L.R. No.15081/4, Eastern Bypass, Nairobi Date Licensed: July 9, 2026
85.	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

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86.	Guava Capital Limited Postal Address: P.O. Box 949 - 20117, Naivasha Telephone: +254714775291 Email: guavacapitaltd@gmail.com Physical Address: Total Office, Ruaraka Street, Thika Road Date Licensed: December 24, 2025
87.	Hakki Africa Limited Postal Address: P.O. Box 59959, Nairobi Telephone: + 254711082132 Email: contact@hakki-africa.com Physical Address: Timshack House, Ngong road, Nairobi Date Licensed: April 10, 2026
88.	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
89.	Hawkins Credit Limited Postal Address: P.O. Box 12647-20100 Telephone: 0720340055 Email: oumahawkins@gmail.com Physical Address: Safety House, Nakuru Date Licensed: July 9, 2026
90.	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, 4 th Floor, Wing A, Kiambu. Date Licensed: October 1, 2024
91.	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

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92.	Iboda Credit Limited Postal Address: P.O. Box 7769-00200 – City Square Telephone: +254722988581 Email: ibodacreditlimited@gmail.com Physical Address: Six Business Park, Embakasi, Nairobi Date Licensed: April 10, 2026
93.	Inkomoko Capital Kenya Limited Postal Address: P.O. Box 76490-00603 Telephone: +254794590228 Email: info-ke@inkomoko.com Physical Address: Bishop Magua Building, Nairobi Date Licensed: April 10, 2026
94.	Insight Credit Limited Postal Address: P.O. Box 15463-00100 Telephone: +254722235468/ +254724340475 Email: info@insightcredit.co.ke Physical Address: International House 13th Floor, Mama Ngina Street Date Licensed: April 10, 2026
95.	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
96.	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, 6 th Floor, Wing A, Ring Road, Westlands, Nairobi Date Licensed: January 30, 2023
97.	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

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98.	Izwe Loans Kenya Ltd Postal Address: P.O. Box 67266 – 00200, Nairobi Telephone: +254709530111 Email: info@izwekenya.com Physical Address: L.R. No: 209/18559, The Mirage Towers Date Licensed: April 10, 2026
99.	Jackfruit Associates Limited Postal Address: P.O. Box 60635 – 00200, Nairobi Telephone: +2540110701174 Email: info@jackfruitfinance.com, rob@jackfruitfinance.com Physical Address: 3rd Floor, Rhapta Heights Building, Rhapta Road, Nairobi. Date Licensed: December 24, 2025
100.	Jafari Credit Limited Postal Address: P.O. Box 10518 - 00100, Nairobi, Kenya Telephone: +254 768 909 090 + 254 708 509 573 Email: info@jafaricredit.co.ke Physical Address: 2nd Floor Caxton House, Kenyatta Avenue Date Licensed: December 24, 2025
101.	Jambofin Credit Limited Postal Address: P.O. Box 73, 00200, Ruiru Telephone: +254701706060 or +254726252653 Email: ceo@jambofin.co.ke & info@jambofin.co.ke Physical Address: Spur Mall, Ruiru, Thika Road Date Licensed: December 24, 2025
102.	Jawabu Biashara Limited Postal Address: P.O. Box 14457-00100, Nairobi Telephone: +254701337676 Email: info@jawabubiz.co.ke Physical Address: Muthaiga Square, Thika Superhighway, Nairobi Date Licensed: April 10, 2026
103.	Jefigs Credit Limited Postal Address: P.O. Box 9093-00300, Nairobi Telephone: +254 768318693 Email: info@jefigscredit.co.ke Physical Address: Solar house, 1st floor, Harambee Avenue Date Licensed: April 10, 2026

	CENTRAL BANK OF KENYA DIRECTORY OF DIGITAL CREDIT PROVIDERS UPDATED ON JULY 9, 2026
104.	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
105.	Jiweze Credit Limited Postal Address: P.O. Box 519, 00204 – Athi River Telephone: +254 720 494562 Email: jiwezecreditltd@gmail.com Physical Address: Kenindia House, Loita Street, Nairobi Date Licensed: July 9, 2026
106.	Juhudi Kilimo Company Limited Postal Address: P.O Box 25441-00100, Nairobi Telephone Number: +254 709 69 20 00/+254 709 69 20 30 Email: info@juhudikilimo.com Physical Address: 2 nd Floor, The Priory, Argwings Khodek Road, Nairobi Date Licensed: December 24, 2025
107.	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
108.	KalTris Limited Postal Address: P.O. Box 5707-00100, Nairobi Telephone: +254 020 2228081 Email: falusa@mmleradvocates.com Physical Address: 8th Floor, Flamingo Towers, Mara Road, Upper Hill, Nairobi Date Licensed: July 9, 2026
109.	Karibu Credit Limited Postal Address: P.O. Box 4465-00100 Telephone: +254 722203232 Email: service@karibucredit.co.ke Physical Address: Tumaini House Nairobi 3, Moi Avenue, Nairobi Date Licensed: April 10, 2026

	CENTRAL BANK OF KENYA DIRECTORY OF DIGITAL CREDIT PROVIDERS UPDATED ON JULY 9, 2026
110.	Kechita Capital Investment Limited Postal Address: P.O. Box 89-90100 Telephone: +254797553815 E-mail address: kechitacapital@gmail.com Physical Address: 2 nd Floor, Hebron Complex, Machakos Date Licensed: April 10, 2026
111.	Keep Vision and Growth Credit Limited Postal Address: P.O. Box 19492-00100, Nairobi Telephone: +254741404040 Email: info@kvgcredit.com/ ndichu.eric@gmail.com Physical Address: Thika Road Shell Toll Petrol Station Date Licensed: December 24, 2025
112.	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
113.	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
114.	KN Global Services Limited Postal Address: P.O. Box 46333-00100 Telephone: +254730000027 Email: knglobal50@gmail.com Physical Address: Kong'onyot Plaza, Kericho Date Licensed: July 9, 2026
115.	Kopo Kopo Inc. Kenya Limited Postal Address: P.O. Box: 58725-00200, Nairobi Telephone: +254 709 376 000 Email: nzilani.mweu@kopokopo.com Physical Address: Hazina Trade Center, Moktar Daddah Street, Nairobi Date Licensed: April 10, 2026

	CENTRAL BANK OF KENYA DIRECTORY OF DIGITAL CREDIT PROVIDERS UPDATED ON JULY 9, 2026
116.	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
117.	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
118.	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
119.	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
120.	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
121.	Lendara Credit Limited Postal Address: P.O. Box 15321-00100 Telephone: +254726863836 Email: lendaracreditl@gmail.com Physical Address: Abacus House, Baba Dogo Date Licensed: April 10, 2026

	CENTRAL BANK OF KENYA DIRECTORY OF DIGITAL CREDIT PROVIDERS UPDATED ON JULY 9, 2026
122.	Lendbucks Ltd Postal Address: P.O. Box 22264-00400, Nairobi Telephone: +254720598478 Email: wnguyo@lendbucks.co.ke Physical Address: Nairobi Block 139/410, Melhouse Marurui Road, Northern Bypass Date Licensed: April 10, 2026
123.	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
124.	Liberty Afrika Technologies Ltd Postal Address: P.O. Box 20000 – 00100, Nairobi Telephone: +254728907070 Email: info@libertyafrika.co.ke Physical Address: View Park Towers, 3rd Floor, Utalii Street, Nairobi Date Licensed: December 24, 2025
125.	Lin-Cap Limited Postal Address: P.O. Box 33694-00600 Telephone: +254718753710 Email: jmnjogu@hotmail.co.uk Physical Address: Lonak Business Center, Kasarani, Nairobi Date Licensed: July 9, 2026
126.	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
127.	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

	CENTRAL BANK OF KENYA DIRECTORY OF DIGITAL CREDIT PROVIDERS UPDATED ON JULY 9, 2026
128.	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
129.	Loan Plus Digital Credit Provider Limited Postal Address: P.O. Box 39940 – 00623, Nairobi Telephone: +25479981870 Email: loanplusDCP@hotmail.com Physical Address: 1 st Floor, 623 Wood Avenue, Nairobi Date Licensed: June 5, 2025
130.	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
131.	LockBx Limited Postal address: P.O. Box 25350-00603, Nairobi Telephone No: +254726210997 Email: info@lockbx.co.ke Physical address: Sifa Towers, 6 th Floor, 6A, Nairobi Date Licensed: October 1, 2024
132.	Longitude Capital Limited Postal Address: P.O. Box 62268-00200 Nairobi, Kenya. Telephone: +254 20 4401213 Email: info@longitudecapital.co.ke Physical Address: 6 th Floor Silkwood Office Suits, Ngong Road Date Licensed: June 5, 2025
133.	Lucason Capital Limited Postal Address: P.O. Box 67506-00200 Nairobi. Telephone Contacts: 0721701114 and 0719266409 Email Address: lucasoncapitallimited@gmail.com Physical Address: Lifestyle Terraces, Syokimau Date Licensed: December 24, 2025

	CENTRAL BANK OF KENYA DIRECTORY OF DIGITAL CREDIT PROVIDERS UPDATED ON JULY 9, 2026
134.	Maison Capital Limited Postal Address: P.O. Box 22744-00100, Nairobi Telephone: +254707222033 Email: peterwndungu2@gmail.com Physical Address: 5th floor, Aqua Office suites ,Ngara, along Murang'a Road Nairobi. Date Licensed: December 24, 2025
135.	Malicash Investment Limited Postal Address: P.O. Box 1996-90100, Machakos Telephone-254708358800 Email- compliance@malicash.co.ke / carolsyowia@gmail.com Physical Address: Asante House, First Floor, Roo, 3, Machakos Town Date Licensed: December 24, 2025
136.	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
137.	Marble Capital Solutions Limited Postal Address: P.O. Box 818 – 00511, Ongata Rongai Telephone: +254729141295 Email: marblecapitalsolutions@gmail.com Physical Address: 2 nd Floor, Maasai Mall, Ongata Rongai Date Licensed: March 6, 2024
138.	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
139.	Mayflower Capital limited Postal Address: P.O. Box 162 - 00100, Nairobi Telephone: +254720710625 Email: mayflowercapitalltd@gmail.com Physical Address: Mwea Town, Equity Building Along Makutano - Meru Highway Date Licensed: September 2, 2025

	CENTRAL BANK OF KENYA DIRECTORY OF DIGITAL CREDIT PROVIDERS UPDATED ON JULY 9, 2026
140.	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
141.	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
142.	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
143.	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
144.	Mimi Credit Limited Postal Address: P.O. Box 16758 – 00620, Mobil Plaza, Nairobi Telephone: +254113762857 Email: accounts@mimi.credit Physical Address: Victoria Plaza, Parklands Road Date Licensed: December 24, 2025
145.	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

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146.	MKash Solutions Limited Postal Address: P.O. Box 3776-00100, Nairobi Telephone: +254724078884 Email: mkashltd@gmail.com Physical Address: Delta Corner, Waiyaki Way, Nairobi Date Licensed: December 24, 2025
147.	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
148.	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
149.	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
150.	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
151.	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

	CENTRAL BANK OF KENYA DIRECTORY OF DIGITAL CREDIT PROVIDERS UPDATED ON JULY 9, 2026
152.	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, 9 th Floor, Mama Ngina Street, Nairobi Date Licensed: October 1, 2024
153.	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
154.	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
155.	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
156.	Musoni Capital Limited Postal Address: P.O. Box 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
157.	Mwananchi Credit Ltd Postal Address: P.O. Box 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

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158.	Mwanzo Credit Limited Postal Address: P.O. Box 759-00241, Nairobi Telephone: +254729670100 Email: infomwanzocreditltd@gmail.com Physical Address: Newton House, 3 rd Floor, Deliverance Road, Nairobi-Namanga. Date Licensed: September 19, 2022
159.	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
160.	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
161.	Natal Tech Limited Postal Address: P.O. Box 2145, Thika Telephone: +254 792 989 705 Email: nataltechltd@gmail.com Physical Address: Harmony Street, Kenol Sagana Highway Date Licensed: January 30, 2023
162.	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
163.	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

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164.	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
165.	Nirvana Credit Limited Postal Address: P.O. Box 28727-00100 Telephone: +254722323926 Email: info@nirvanaafrica.co.ke Physical Address: Ambassador court suite 6c, Nairobi Date Licensed: July 9, 2026
166.	NJB Limited Postal Address: P.O. Box 50960 - 00200 Telephone: +254729262762 Email: njblimited01@gmail.com Physical Address: Gataka Road, Gataka House, Nairobi Date Licensed: April 10, 2026
167.	Novatok Credit Limited Postal Address: P.O. Box 50357-00100 Telephone: +254797139432 Email: novakaylimited@gmail.com Physical Address: Limuru Rd Building Date Licensed: April 10, 2026
168.	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
169.	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

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170.	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
171.	Onward Digital Company Limited Postal Address: P.O. Box 1802 Sarit Centre Telephone: 0110685061 Email: onwarddigital7@gmail.com/ed.gisemba@onwarddigital.com Physical Address: Golden Mango Heights, Nairobi Date Licensed: July 9, 2026
172.	Onwards Swift Company Limited Postal Address: P.O. Box 35-4200 Oyugis Telephone: 0706444333 Email: info.onwardswifltd@gmail.com Physical Address: IPS Building 4th floor, Kimathi Street Date Licensed: December 24, 2025
173.	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
174.	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
175.	Pato Capital Limited Postal Address: P.O. Box 51957 -00100 Nairobi, Kenya Telephone: +254 108 238171 Email: info@patocapital.com Physical Address: Futuristic Centre, Westlands, Nairobi Date Licensed: December 24, 2025

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176.	Payablu Credit Limited Postal Address: P.O. Box 610-00518, Nairobi Telephone: +254792276761 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
177.	Pembeni Cash Ltd Postal Address: P.O. Box 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
178.	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
179.	Pesakay Credit Limited Postal Address: P.O. Box 24146-00100 Telephone: +254718664642 Email: pesakaycreditltd@gmail.com Physical Address: Ngong Rd, Nairobi Date Licensed: July 9, 2026
180.	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
181.	Peshee Capital Limited Postal Address: P.O. Box 13250 – 00100, Nairobi Telephone: +254 785 773763 Email: pesheecapital@gmail.com Physical Address: Sartaj Building, 4th Floor, west corner office, Machakos Town Date Licensed: December 24, 2025

	CENTRAL BANK OF KENYA DIRECTORY OF DIGITAL CREDIT PROVIDERS UPDATED ON JULY 9, 2026
182.	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
183.	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
184.	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
185.	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
186.	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
187.	Primebridge Capital Limited Postal Address: P.O. Box 69605-00400, Nairobi Telephone: +254710600244 Email: ndtcp77@gmail.com Physical Address: 3 rd floor Stellato Mall, Muthithi Road Date Licensed: April 10, 2026

	CENTRAL BANK OF KENYA DIRECTORY OF DIGITAL CREDIT PROVIDERS UPDATED ON JULY 9, 2026
188.	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
189.	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
190.	Quickflex ventures Ltd Postal Address: P.O. Box 146- 10400 Telephone: +254781622848 Email: info@quickflexventures.co.ke Physical Address: Nanyuki Date Licensed: April 10, 2026
191.	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
192.	Rapidcash Ventures Limited Postal Address: P.O. Box 6334-00100 Telephone: 0710932520 Email: kiambubbranch@rapidcash.co.ke Physical Address: Bizhub Towers, Nairobi Date Licensed: July 9, 2026
193.	Real People Kenya Limited Postal Address: P.O. Box 27153- 00100 Nairobi Telephone: +254711085600 Email: info@realpeople.co.ke Physical Address: Lavington Court Apartments, Apartment A6, Off Waiyaki Way, Muthangari Drive, Nairobi. Date Licensed: December 24, 2025

	CENTRAL BANK OF KENYA DIRECTORY OF DIGITAL CREDIT PROVIDERS UPDATED ON JULY 9, 2026
194.	Reazilla DCP Limited Postal Address: P.O. Box 2658-00100, Nairobi Telephone: +254115900545 Email: reazilladcpkenya@gmail.com Physical Address: Cabby Centre, Dagoretti, Nairobi Date Licensed: September 2, 2025
195.	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
196.	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
197.	Rosatap Credit Limited Postal Address: P. O. Box. 9050 - 00100 Nairobi Telephone: +254701629773 Email: rosatapcreditlimited@gmail.com Physical Address: Gateway Mall, Mombasa Road Date Licensed: December 24, 2025
198.	Rosky Credit Limited Postal Address: P.O. Box 25104-00100, Nairobi Telephone: +254724512787 Email: philip@roskycredit.com Physical Address: Gateway Mall, Mombasa Road, Nairobi Date Licensed: April 10, 2026
199.	Rukisha Solutions Limited Postal Address: P.O. Box 28938- 00200 Telephone: +254 111 114 000 Email: rukishacpf@gmail.com Physical Address: CPF House, Haille Selassie Avenue Date Licensed: July 9, 2026

	CENTRAL BANK OF KENYA DIRECTORY OF DIGITAL CREDIT PROVIDERS UPDATED ON JULY 9, 2026
200.	Seanala Credit Limited Postal Address: P.O. Box 16604-00100, Nairobi Telephone: +254726398979 Email: seanalacredit@gmail.com Physical Address: Ambassador Court, Suite E4, Milimani Road, Nairobi Date Licensed: December 24, 2025
201.	Select Management Services Limited Postal Address: P.O. Box 27639 – 00506, Nairobi Telephone: +254202777500/1 Email: info.kenya@selectafrica.net Physical Address: Transnational Plaza, First Floor, Mama Ngina Street Date Licensed: December 24, 2025
202.	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
203.	Sevi Innovation Limited Postal Address: P.O. Box 41987 – 00100, Nairobi Telephone: +254111560376 Email: partner@sevi.io Physical Address: Kenafric Business Park, Tower A, 2 nd Floor – Office Unit 1, Baba Dogo Road, Nairobi Date Licensed: September 19, 2022
204.	Signature Capital Limited Postal Address: P.O. Box 51619-00100 Telephone: +254710479083 Email: signaturecapitaltd@outlook.com Physical Address: Marsabit Plaza, Ngong Rd, Nairobi Date Licensed: July 9, 2026
205.	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

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206.	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
207.	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
208.	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
209.	Snowflex Capital Limited Postal Address: P.O. Box 64339-00620, Nairobi Telephone: +254768494623 Email: capitflex45@gmail.com Physical Address: Watersys Plaza, Central Business District, Nairobi Date Licensed: December 24, 2025
210.	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
211.	Solvezy Technology Kenya Limited Postal Address: P.O. Box 30284-00100, Nairobi Telephone: +254 111 120 700 Email: support@solv.co.ke Physical Address: Standard Chartered Building, Westlands, Westlands Rd, Nairobi Date Licensed: July 9, 2026

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212.	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
213.	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
214.	Statim Capital Limited Postal Address: P.O. Box 6672-00100 Telephone: +254722970748 Email: info@statimcapital.co.ke Physical Address: West Business Centre, Thika Date Licensed: July 9, 2026
215.	Steadfast Credit Ltd Postal Address: P.O. Box 15682-00503, Nairobi Telephone: +254 101180531 Email: info@steadfastcredit.co.ke Physical Address: 3 rd Floor, Kimson Plaza, off Eastern Bypass, Utawala Area, Nairobi County Date Licensed: June 5, 2025
216.	Stemtide Credit Limited Postal Address: P.O. Box 3267-80100 Telephone: +254727946381 Email: phylliswanjiku@stemtidecreditltd.ke Physical Address: Yusufali Trust Building, 2nd Floor, Room No.16, Mombasa Date Licensed: July 9, 2026
217.	Stepwise Credit Limited Postal Address: P.O. Box 560-60300 Telephone: 0724979744 Email: ojamila74@gmail.com Physical Address: Nextgen mall, Mombasa Rd, Nairobi Date Licensed: July 9, 2026

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218.	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
219.	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
220.	Sumpay Limited Postal Address: P. O. Box. 15502 - 00503 Nairobi Telephone: +254722713615 Email: sumpayltd@gmail.com Physical Address: Darosa Plaza, Nairobi Date Licensed: April 10, 2026
221.	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
222.	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
223.	Tazu Credit Limited Postal Address: P.O. Box 856, 00606 Nairobi Telephone: +254790357592 Email: tazucredit@gmail.com Physical Address: Riverside Drive Building, Riverside Square, Nairobi Date Licensed: December 24, 2025

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224.	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
225.	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
226.	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
227.	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
228.	Transsnet Credit Limited Postal Address: P.O. Box 1003818-00200, Nairobi Telephone: + 254718035467 Email: transsnetpaymentltd@gmail.com Physical Address: 3 rd Floor, Pinetree Plaza, Kamburu Drive, Off Ngong Road, Nairobi Date Licensed: December 24, 2025
229.	Transventures Capital Limited Postal Address: P.O. Box 18444-20100 Telephone: +254702141452 Email: transventurecapital@gmail.com Physical Address: Norwish Towers, 2 nd Floor, Nairobi Date Licensed: July 9, 2026

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230.	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
231.	Trinmarc Ventures Limited Postal Address: P.O. BOX 9963-00100, Nairobi Telephone: +254721210230 Email: trinmarcventures@gmail.com Physical Address: Repren Plaza, Mombasa Road Date Licensed: July 9, 2026
232.	TrustGro SCA Limited Postal Address: P.O. Box 5483-00100, Nairobi Telephone: +254111149714 Email: legal@trustgro.com Physical Address: Avocado Towers, Muthithi Road, Nairobi Date Licensed: December 24, 2025
233.	Tundar Capital Limited Postal Address: P.O. Box 1921-00606, Nairobi Telephone: +254748734064 Email: info@tundarcapital.com Physical Address: Western Heights, Nairobi Date Licensed: April 10, 2026
234.	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
235.	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

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236.	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
237.	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
238.	Vision Edge Credit Partners Limited Postal Address: P.O. Box 11367-00400, Nairobi Telephone: 0713669681 Email: fastgrowthcredit@gmail.com Physical Address: T-plaza 2nd floor Kenyatta highway Thika town Date Licensed: December 24, 2025
239.	Visionfund Kenya Limited Postal Address: P.O. Box 1676-00200 Telephone: +254722200402 Email: info@visionfundkenya.co.ke Physical Address: World Vision Centre, Karen Road Off Ngong Road Building, Nairobi Date Licensed: July 9, 2026
240.	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
241.	Wakanda Credit Limited Postal Address: P.O Box 23851-00100 Nairobi Telephone: +254 701858999 Email: compliance@wakanda.top Physical Address: Milestone Building, Kiambu Road, Nairobi, Kenya Date Licensed: December 24, 2025

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242.	Watu Credit Ltd Postal Address: P.O. Box 46037-00100, Nairobi Telephone: 07900000999 Email: info@watuafrica.com Physical Address: Hill Park Building, Lower Hill Road, Upper Hill - Nairobi Date Licensed: June 5, 2025
243.	WeLend Limited Postal Address: P.O. Box 26500-00100 Telephone: +254710816305 Email: welendlimited@gmail.com Physical Address: Kenyatta Road Estate Thika Road Plot 10, Thika Road, Toll Street, Ruiru District, Kiambu Date Licensed: July 9, 2026
244.	Westlip Credit Limited Postal Address: 30564 - 00100, Nairobi Telephone: +254112694651 Email: westlipcreditltd@gmail.com Physical Address: Riverside Drive Merchant Square Building, Ninety-Eight Riverside Drive, Nairobi Date Licensed: December 24, 2025
245.	Wiresphere Limited Postal Address: P.O. Box 217180-00100, Nairobi Telephone: +254726842803 Email: quickcreds@gmail.com Physical Address: Abacus House, Abacus Road, Ruaraka Date Licensed: April 10, 2026
246.	Yehu Impact Limited Postal Address: P.O Box 82120, Mombasa GPO Telephone: +254708343434 Email: info@yehu.org Physical Address: Avenue Building, Mahesh Doshi Road, Kisauni District, Mombasa Date Licensed: April 10, 2026
247.	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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248.	Zamaradi Capital & Credit Group Limited Postal Address: P.O Box 19737-00100, Nairobi Telephone: +254114409692 Email: zamaradicreditltd@gmail.com Physical Address: Ushuru Sacco Centre, Wood Avenue Kilimani, Nairobi, Kenya Date Licensed: June 5, 2025
249.	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
250.	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
251.	Ziki Credit Limited Postal Address: P.O. Box 23936- 00100, Nairobi Telephone: +254720090730 Email: zikicredit@gmail.com Physical Address: Development House, Moi Avenue, Nairobi Date Licensed: December 24, 2025
252.	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