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Financial problems sometimes come up if our payday is still days away. We're trapped by scenarios where we've used up all possible ways to eliminate the problem. The best solution we may do is usually to take full advantage of a short-term financial option, the payday loan.

Having a payday loan is not only getting cash and that's it. Cash Genie is making a major effort in crusading for dependable lending. The first thing that we do when ever clients make application for a payday loan is to gauge their ability to repay. We do not discriminate people according to their salary. Nevertheless, this method permits us to assess just how much we're going to lend so as not to give our clients the burden of having to pay over what they can afford to repay.

We recommend openness as part of our conscientious lending principles. We notify our customers immediately just how much they can loan and just how much they're going to payback. Our terms and conditions adhere to the established polices by the Office of the Fair Trading under the Consumer Credit Act of 1974.

Cash Genie utilizes skilled loan processors who fulfill or even surpass maximum standard for customer support simply because we believe that to uphold the spirit of responsible lending is not only to offer a cure for short-term monetary problems but to provide the perfect customer experience.

Borrowers should encourage responsible loaning, as well. Giving correct data is one thing, making payment on the loan on-time is another thing. When the client is unable to pay on time, he or she will need to advise us before the deadline.

Conscientious loaning is really a two-way process and needs to benefit both borrowers. It is the social obligation of payday loan companies and must be in the mindset of the clientele too.

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