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Deutsche Bank will launch a new fee-free app on Thursday designed to bring peer-to-peer lending to more Britons seeking credit. The MySmallChange app will allow people to borrow and lend money from friends, family or strangers. Under the UK system, small businesses such as hairdressers, food takeaway owners or florists cannot borrow beyond the amount of their individual overdraft. Deutsche Bank's MySmallChange app will allow businesses to borrow and lend money from friends, family or strangers. Credit: Deutsche Bank Fees can be costly and, while providers of small business loans are exempt from many of the regulations that apply to banks, they still have to charge levies and interest. "We believe it's about time to make peer-to-peer lending a mainstream consumer product that consumers can use to meet their financial needs," said Guy Higginson, head of the MySmallChange business venture. For the last year Deutsche Bank has been managing a Peer-to-Peer Lending platform in the USA, where it is more widely used. The new MySmallChange platform will allow British firms to borrow money and lend to one another. The app is designed to help small businesses borrow and lend money The new platform will offer high street shops, hairdressers, florists and small businesses in the UK access to funding. Deutsche Bank has been working with the coalition government, which is considering reforms to the rules that apply to small business lending. This has resulted in a new initiative for small businesses called Lending Works which is due to launch early next year. The MySmallChange app was developed for the Deutsche Bank by experts from the University of Cambridge. It will allow users to borrow and lend between £50 and £100,000, while paying fees of only 1.1 per cent. to witness to Jews or Muslims, is a very serious duty. It comes by the combination of two of the prophet Muhammad's wives, Khadijah and Aisha. From the hadith of Abu Huraira, Messenger of Allah said: "Khadija is a stronghold in one of the mountains, and I have never been alone upon her." Later on, the Messenger of Allah prayed to Allah to be with Khadijah and Aisha during the night, and Allah responded with His words: "And be with her

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