



M-Pawa FAQs

A: General questions

1. What is M-Pawa?

This is a banking service offered to M-Pesa registered customers through their mobile phones in partnership with CBA.

Customers can save and borrow money while earning interest on money saved.

2. Who qualifies for M-Pawa service?

A registered and active Vodacom customer.

3. What are the benefits of M-Pawa ?

- You will be able to open and operate a savings account on your mobile phone, via M-Pesa without having to visit banks or fill out any forms.
- This is an opportunity to save as little as Tsh. 1 and earns interest on the saving balance. Interest is calculated daily and paid out at the end of each calendar quarter.
- M-Pawa enables you to access micro loans of as minimum of Tsh.1, 000 any time and receive the loan instantly via M-Pesa account.
- You will be able to move money between M-Pawa savings account and M-Pesa account at no charge.
- There is no minimum balance on M-Pawa.
- There are no ledger fees.

4. What are the requirements of M-Pawa?

The requirements of M-Pawa are:

- A registered and active Vodacom M-Pesa account
- Identification which are Tanzanian passport, national ID, voters ID, driving license, company ID and local government letter.

5. What functions are available on the M-Pawa menu?

The following options are available on M-Pawa menu;

- Send money
- Withdraw money
- Loan
- Balance
- Mini-statement
- Terms and conditions

6. Is there a need for different PINs for M-Pesa and M-Pawa accounts?

No. M-Pesa and M-Pawa accounts use the same PIN.

7. Is it possible to access M-Pawa while out of Tanzania?

Yes, it is possible to access M-Pawa while out of Tanzania just like with M-Pesa.

However, deposits and withdrawals can only be done at M-Pesa agents in Tanzania.

8. What happens if you lose your mobile phone and have an M-Pawa account?

When a mobile phone is lost, your money is safe because M-Pawa account is protected by the M-Pesa PIN.

Thereafter, you will follow the procedures for replacing the sim card at any Vodacom Shops.

After SIM swap, the system automatically updates the M-Pawa account and all the money can be accessed.

9. How do I activate M-Pawa?

If you are an existing M-Pesa customer:

- Go to M-Pesa menu (*150*00#)
- Select "M-Pawa"
- Go to "Activate account". The 2nd option is Terms & Conditions, which directs you to www.cbagroup.com/M-Pawa or www.Vodacom.co.tz.
- Enter M-Pesa PIN
- A message will appear requesting whether you have read and accept the Terms & Conditions. After accepting; an SMS will be sent informing you that your M-Pawa request has been received and will be processed shortly.
- A notification to confirm that your account has been successfully created will follow.

Your {M-Pawa} account has been created successfully.

- If unsuccessful, you will receive a message for the same and advising to contact the Call Centre.

Failed. Your {M-Pawa} account cannot be accessed because the service is currently unavailable. Please contact Staff Customer Care on 187.

If you are a non- M-Pesa customer:

- Visit an M-Pesa agent or Vodacom shop and register for M-Pesa service.
- A start key will be sent to your phone via an SMS.
- Dial *150*00# to access M-Pesa
- Select "Activate" or "M-Pawa" – check again
- Enter the Start Key received
- Thereafter, continue as an existing M-Pesa customer.

B: Savings

10. What benefits do you get when you save your money on the M-Pawa service?

You will be paid interest on your savings balance (Interest will be calculated daily but paid out after 3 months)

The product offering will have tiered savings amounts as below subject to KYC validation.

Savings Amount (Tsh.)	Interest Rate (%)
1, 000 - 200,000	2
200,001 - 500,000	3
500,001 - 1,000,000	4
1, 000,000	5

11. How can you deposit money to your savings account?

You can deposit money into your savings account with the following steps:

- Go to 'M-Pesa' menu
- Select "M-Pawa"
- Select 'Send to M-Pawa'
- Enter the amount to be sent
- Enter M-Pesa PIN
- Confirm the message displayed by pressing 1 to confirm or 2 to cancel
- Wait for deposit confirmation message.

12. How can you withdraw money from your savings account?

- Go to M-Pesa menu
- Select "M-Pawa"
- Select 'Withdraw from M-Pawa'.
- Enter Amount
- Enter M-Pesa PIN
- Confirm the details then press 1 to confirm
- Wait for a confirmation SMS message.

13. What is the minimum account balance in M-Pawa Savings Account?

The minimum amount that can be kept in the account is zero. You can save as little as 1 Tsh.

14. What are the charges of the service?

There are no ledger fees, no limit on the frequency of withdrawals, no minimum operating balance and no charge on transfers between M-Pesa and M-Pawa accounts.

15. Can you send money to people who have an M-Pawa Account, directly to their M-Pawa account?

No. You cannot move money from your M-Pawa account directly into another person's M-Pawa account. However, you can transfer money from your M-PESA into their M-PESA account.

16. Can you access your M-Pawa account through CBA or any other bank branch?

No. your account is only accessible through your mobile phone via M-Pesa menu on your Vodacom line.

17. What is the maximum you can transfer from M-Pesa to M-Pawa and vice versa?

Normal M-PESA limits apply.

18. How many times can one deposit and withdraw money between M-Pesa into M-Pawa account?

This is as many times as possible.

19. Can you transfer money between your bank account with CBA or any other bank directly from M-Pawa Account?

No. This is only possible after transferring money from M-Pawa account to M-Pesa, then send from M-Pesa to authorized banks as per mobile banking services.

20. Is it possible to have more than one M-Pawa savings account?

Yes, it is possible to activate more than one M-Pawa account, provided the customer has more than one M-Pesa account and hence more than one Vodacom sim card (each M-Pawa account is linked to one mobile number).

C. Loans

21. What contributes to your loan eligibility?

DO's	DON'Ts
<p><u>Vodacom Products</u></p> <ol style="list-style-type: none"> 1. Be with Vodacom for at least 6 months; the longer you are with Vodacom the better 2. Use your phone regularly to call, text and browse 3. Ensure you regularly top-up (<i>any amount</i>) when you run out of airtime 4. Use M-Pesa regularly to; <ul style="list-style-type: none"> ➤ Receive money ➤ Send money ➤ Pay bills etc. 5. If you use Nipige Tafu; <ul style="list-style-type: none"> ➤ Pay back your Nipige Tafu on time ➤ Minimize instances where you are blacklisted on Nipige Tafu <p><u>M-Pawa:</u></p> <ol style="list-style-type: none"> 6. Be with M-Pawa and stay with M-Pawa; the longer you are with M-Pawa the better 7. Regularly save on M-Pawa; choose an amount you can manage and consistently save this amount daily/weekly/monthly 8. Minimize the number of withdrawals on M-Pawa; the longer your money stays on M-Pawa the more interest you earn 9. If you take an M-Pawa Loan, pay back in regular amounts you can afford and ensure you complete the payments before the due date. 	<p><u>Vodacom Products</u></p> <ol style="list-style-type: none"> 1. Do not leave your line inactive for a very long time 2. Do not leave your line without airtime for extended periods of time 3. Do not leave your M-Pesa unutilized for a long time 4. If you use Nipige Tafu; <ul style="list-style-type: none"> ➤ Do not be late on your Nipige Tafu Payments ➤ Avoid being blacklisted on Nipige Tafu <p><u>M-Pawa:</u></p> <ol style="list-style-type: none"> 5. Do not leave your M-Pawa Account inactive 6. Do not close your M-Pawa account; if you do, you lose your account history 7. Minimize the number of withdrawals from your M-Pawa account 8. If you take an M-Pawa Loan, do not be late on your loan payments.

22. What is the interest on loans received via M-Pawa?

There is no interest charged. There is only facilitation fee of 9% of the loan amount requested charged only once for each loan taken in 30 days.

If you have requested a loan of Tsh. 100,000, you will pay back Tsh. 109,000 within 30 days.

23. If you pay your loan before the due date, will you still be charged the facilitation fee at 9% of the loan amount?

Yes, this is the fee for processing the loan. The advantage of paying early is that it increases your chances to borrow in future.

24. What is the loan duration?

The loan is payable within 30 days. However, you can repay the loan before the due date and borrow again. If you pay the loan in less than 30 days your loan limit will increase faster.

25. How do you check how much you can borrow?

- Go to M-Pesa menu
- Select "M-Pawa"
- Select 'Loan'
- Go to "check Loan Limit"
- Enter M-Pesa PIN
- Wait for message about eligibility from bank

You will receive a message informing of loan eligibility or status, with or without outstanding loan.

26. What are the minimum and maximum amounts to be borrowed?

As per product rules, minimum amount which can be borrowed is Tsh.1, 000 and maximum amount is Tsh. 500,000. However, individual's maximum is subject to individual credit score.

27. How can a customer request for a loan through M-Pawa?

- Dial *150*00#
- Select 'M-Pawa'
- Select 'Loan'
- Select 'Request loan'
- Enter Amount
- Enter PIN
- Confirm loan request by pressing ok. Confirmation message that M-Pawa loan is being processed will be delivered.
- For a successful loan application the customer will receive the SMS: 'Confirmed. Credit request at M-Pawa is approved. New M-PESA balance is TshXXXX.'
- For an unsuccessful loan application you will receive different notifications for different loan decline scenarios. The notifications explain the reasons for the decline.

28. How can you repay your M-Pawa loan?

- Dial *150*00#
- Select ' M-Pawa'
- Select 'Loan'
- Select 'Pay Loan'
- Enter Amount
- Enter PIN
- Confirm the message displayed for example "Pay loan Tsh. XXXX then press OK.
- A confirmation SMS is received for or unsuccessful successful requests.

29. If you have saved TSH 5000 in your M-Pawa and have a loan of TSH 2000 and do not repay within the loan duration (30 days), what happens to the money in your deposit account?

If you do not pay the TSH 2000 within 30 days, the money in your savings account will be frozen to the loan amount and the loan fee (loan amount TSH 2000 loan plus a facilitation fee of TSH 180)

You will be able to access any balance above the frozen amount. The frozen amount will be accessible once you pay the loan. However you can continue to deposit money. Note: during the period the frozen savings will continue to earn interest which will be paid into your M-Pawa account after 3 months.

30. Is it possible to have more than one M-Pawa loan account?

No. You can only have a 2nd loan if the outstanding loan is cleared.

31. What happens if you pay excess of the loan amount?

The outstanding loan balance will be paid off and the extra amount will be moved to M-Pawa savings account.

33. What happens if you have not paid your loan within 30 days?

Repayment period will be extended for an additional 30 days at a roll over fee of additional 9%. Roll over can only be done once.

E: Enquiry of balance, mini-statement and statement

34. How does one check his/her M-Pawa account balance?

- Go to M-Pesa menu
- Select "M-Pawa"
- Select "Bank Balance"
- Enter M-Pesa PIN.
- Wait for a message with balance depending on status:

35. How do you request for your M-Pawa mini-statement?

- Go to M-Pesa menu
- Select "M-Pawa"
- Select 'Mini Statement'
- Enter M-Pesa PIN.
- Wait for message with balance

36. How do you request for a statement?

M-Pawa account statement can only be obtained from Vodacom Shop by the owner of the account.

You can request for it by filling in a form or as per M-Pesa statement request process then wait for 6 hours to collect the same.