

? What is Ka'Starta Nano Loans?

Ka'Starta Nano Loans is a fast and convenient micro-lending service that provides **small loans instantly via mobile**. We specialize in helping individuals and small businesses access quick credit to handle emergencies or bridge short-term financial gaps.

How much can I borrow?

Our nano loan amounts typically range from **ZMW 50 to ZMW 1,000**, depending on your **credit history, usage patterns**, and repayment behavior. First-time users may start with smaller amounts and grow their limits over time.

What is the loan repayment period?

The standard repayment period is **7 to 30 days** depending on the loan size. The due date will be clearly shown in your loan confirmation message and dashboard.

What are the interest rates and fees?

Ka'Starta offers **transparent and flat fees**, typically ranging between **12% to 22%** depending on the loan term and amount. There are **no hidden charges** — all fees are disclosed upfront before confirmation.

What do I need to qualify?

You need:

- A **valid NRC** or Passport
- A registered **mobile money account**
- A **regular income source**
- A history of prompt repayments (for higher limits)

How do I apply for a loan?

You can apply:

- Through our **mobile app**
- Via **USSD code** (e.g., *123#)
- Or by logging into the **Ka'Starta Web Portal**

Follow the simple steps, choose your amount, accept terms, and receive funds directly to your mobile wallet.

How do I repay the loan?

You can repay your loan using:

- **Mobile money** (MTN, Airtel, Zamtel)
- **Automatic deduction** on the due date (ensure funds are available)
- Or manually via your dashboard or our paybill code

We will send you reminders before the due date.

What happens if I miss my repayment date?

Late repayment may result in:

- A **late fee**
- Reduced future loan limits
- Temporary suspension of access to Ka'Starta services
- Potential listing with **credit reference bureaus (CRBs)**

We encourage early or on-time repayments to maintain a good credit score.

Is my data safe?

Yes. Ka'Starta uses industry-standard **encryption and security protocols** to protect your personal and financial data. We do **not share your data** with third parties without your consent.

How can I contact support?

You can reach us through:

- WhatsApp: **+260 97 123 4567**
 - Email: **support@kastarta.zm**
 - Live Chat: Available in our app and website
 - Call Center: **(Toll-free) 800 111 222**
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Do you offer any rewards?

Yes! Ka'Starta offers:

- **Referral bonuses** for inviting friends
- **Repayment discounts** for early payment
- **Loyalty boosts** for consistent good borrowers