### **What is Ka'Starta Nano Loans airtel?**

**Ka'Starta Nano Loans airtel** is a fast and convenient micro-lending service that provides **small loans instantly via airtel 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 500** depending on your **credit history, usage patterns**, and repayment behavior. First-time users may start with smaller amounts and grow their loan 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 from **12% for 7 days, 18% for 14 days, 21% for 21 days and 22% for 30 days on Airtel**. 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 and active mobile money account
* A history of prompt repayments (for higher loan limits)

### **How do I apply for a loan?**

You can apply:

* Via **USSD code on Airtel** (e.g.\*115#)

**The steps are as follows:**

1. Dial \*115#
2. Select option 5, “Na Sova Loan”
3. Select option 5, “Ka’starta Loan”
4. Select option 1, “Request Loan”
5. Select option 1 to select amount and loan tenure.
6. Enter Mobile Money Pin

### **How do I repay the loan?**

You can repay your loan using:

* **Mobile money** (Airtel)

**The steps are as follows:**

1. Dial \*115#
2. Select option 5, “Na Sova Loan”
3. Select option 5, “Ka’starta Loan”
4. Select option 1, “Repay Loan”
5. Select option 1, “Repay full amount”
6. Enter Mobile Money Pin

* **Automatic deduction** on the due date (ensure funds are available)

We will send you reminders before the due date.

### **What happens if I miss my repayment date?**

Late repayment may result in:

* Penalty fees at 0.73% per day,from the day of defaulting for a period of three months
* Reduced future loan limits
* Temporary suspension of access to Ka’Starta services
* Potential listing with the **credit reference bureau (CRB)**

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

**What is the different between Interest and Penalty fee?**

Interest is the cost of borrowing a loan,it is automatically added to the principle amount upon borrowing.

Penalty fee it is a charge that is added to your initially amount when your loan is overdue

**Can someone get a Ka’starta loan on my behalf?**

Yes, if they have access to your phone and know your mobile money pin

**First time I borrowed money I received a text of the money I am to pay, how come I have been charged a higher amount?**

The message only shows the money you are to pay without interest which you received from Ka’starta while the money you have been charged is what is to be paid with interest which is shown you are selecting the loan terms.

**If I qualify for a loan once does it mean I will always quality?**

You can only continue to qualify for a loan if your loan repayment tendency is good

**Will my Credit limit increase automatically after first repayment?**

Not automatically,it increases through regular on-time repayment of the Ka’starta loan

**What other modes of payment can I use if my mobile money account is blocked?**

Payment can be made using the bank details will be shared with you through our customer care center upon request as the last resort.

### **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:

* Call Center: +260772383806
* Email: **info@emeraldfinanceltd.com**
* Live Chat: Available on Whatsapp, Facebook,Instagram and Website

### **🎁 Do you offer any rewards?**

Yes! Ka’Starta offers:

* **Loyalty boosts** for consistent good borrowers

**What is MTN Ka'Starta Loans?**

Ka'Starta Loans is a digital micro term loan product launched by Emerald Finance Limited in partnership with MTN Zambia (MTN Money) to drive financial inclusion and provide affordable access to credit for MTN Mobile Money subscribers in Zambia.

Our objective is to empower millions of Zambians by bridging the gap between traditional financial services and the underserved population, offering a seamless and accessible solution for instant access to loans via mobile phone under the Ka'Starta brand.

* **FAQ**

**1. Eligibility and Application**

1. **Who is eligible?:** To be eligible for a Ka'Starta loan, an applicant must be a qalifying MTN Mobile Money subscriber in Zambia with a history of prompt repayment for higher limits and must be 18years and above.
2. **How do I apply?:**

You can apply via our USSD code as follows;

1. Dial \*115# to access
2. MTN Mobile Money
3. Select Kongola & Savings 6
4. Select Kongola 2
5. Select Ka'Starta 4
6. Select 1 accept
7. Enter your Mobile Money PIN to opt in and accept the Terms and Conditions to access the cash loans service.

**2.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.

**3.What are the interest rates and fees?**

* **Ka'Starta Loans** offers transparent and flat fees, typically ranging between 15% to 22% depending on the loan term and amount.
* E.g 7 days =15%, 14days=18%, 21 days = 20% and 30 days= 22%.
* There are no hidden charges all fees are disclosed upfront before confirmation.

**4.a. How do I repay the loan?**

You can repay your loan using MTN Mobile money by following the easy steps;

1. Dial \*115# to access

MTN Mobile Money

2. Select Kongola & Savings

3. Select Kongola

4. Select Ka'Starta

5. Select 2 Repay Loan

6. Enter your Mobile Money

PIN

7. Choose the type of payment you wish to make: full payment or partial payment

● There will be Automatic deductions on the due date (ensure funds are available).

* We will send you reminders before the due date.

**4.b. What happens if I miss my repayment date?**

Late repayment may result in:

* A 4.5% penalty fee will be added to your outstanding balance
* 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.

**5. How do I increase my credit score?**

* Payment history significantly impacts your credit score. Ensure you pay every installment on time, as late payments can negatively affect your score. Set up payment reminders to stay on track.

**6. 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.

**7. How can I contact MTN Ka'Starta Loans?**

You can reach us through:

● WhatsApp: +260 96873678

● Email: ka'starta@emeraldfinanceltd.com

● Live Chat: Available in our app and website

● Call Center:+260 96873678