### **❓ 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**

### **🎁 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