# Employee Financing Product

## Receive Your Salary through eDahab & Unlock Exclusive Employee Benefits!

## Enjoy a 15% Employee Financing Discount, 1 Month of Free Unlimited Voice Calls Each Year, 20% More Mobile Data, Free Home Internet Installation with a 20% Monthly Billing Discount and 5% Discount on Every Horn Petroleum Purchase!

## Overview

Dahabshiil Group of Companies is committed to empowering employees by providing accessible and flexible financing solutions. Our Employee Financing Product is designed for salaried employees working in corporate companies, government institutions, and other credible organizations, enabling them to achieve their financial goals.  
Through this product, employees can access financing for essential purchases, investments, and lifestyle improvements with competitive rates and convenient repayment options—all while benefiting from the seamless financial ecosystem of eDahab, Somtel, Horn, and MicroDahab MFI.

## Objectives

✅ Enhanced Value Proposition – Strengthen Dahabshiil Group's integrated financial and telecom services (eDahab, Somtel, Horn, MicroDahab MFI).

✅ Expanding Customer Base – Increase the adoption of DBI banking services, eDahab transactions, and Somtel’s telecom offerings.

✅ Revenue Growth:   
 - Profits from Murabaha-based financing.  
 - Increased sales of Dahabshiil Group products (SIM cards, data, voice services and eDahab usage).

✅ Cross-Selling Opportunities – Promote Dahabshiil Group’s diverse product portfolio, including telecom, smartphones, oil, and gas.

✅ Competitive Positioning – Strengthen market presence and counter competitors by offering superior financial services.

## Implementing Partners

✔ Somtel – Integrated telecom services.

✔ eDahab – Mobile financial services and salary disbursement.

✔ MicroDahab MFI – Microfinance lending and investment opportunities.

## Product Features

💡 Lower Financing Rates – Competitive interest rates, making financing affordable.

💡 Online Application – Simple and fast digital application process.

💡 Instant Processing – Quick approval and disbursement of funds.

💡 Dedicated Account Officers – Personalized support throughout the financing process.

💡 Flexible Multi-Product Financing – Choose from various financing plans based on your needs.

## Financing Plans Available

📌 Car Financing – Own a vehicle with flexible repayment options.

📌 Furniture Financing – Furnish your home with ease.

📌 Business Financing – Support entrepreneurial ventures or expand existing businesses.

📌 Smartphones & Tablets – Stay connected with the latest technology.

📌 Computers & Laptops – Equip yourself with essential digital tools.

📌 Household Items – Buy home appliances and essentials.

## Eligibility Requirements

✅ Employment Requirement:  
 - Must be employed in a company, government institution, or any other credible entity for at least 12 months.  
 - Valid employment contract.

✅ Salary Account with eDahab:  
 - Must have received salary payments through eDahab for at least the past three months.  
 - Government employees receiving salaries via the Central Bank must have their accounts linked to eDahab as their preferred mobile money service.

✅ Mobile & Telecom Usage:  
 - Must be an active Somtel subscriber for data and voice services.

✅ Financial History & Documentation:  
 - Six-month eDahab statement (P2P transfers, merchant payments, currency exchanges, bill payments).  
 - Completed loan application form.  
 - Proof of identity (National ID card or Passport).  
 - Commitment to cooperate and adhere to repayment terms.

## Exclusive Benefits for Somtel & eDahab Civil Servant Customers

🎉 eDahab Salary Transfer – Salary deposited directly into eDahab.

🎉 Mobile Services – Regular use of a Somtel SIM card for calls & data.

🎉 Mobile Financial Services – Full use of eDahab for financial transactions.

🎉 Home Internet – Preferential access to Somtel/Blukeom home internet services.

🎉 Micro Dahab: - to be Dahabshiil finance sector gateway for CSC

🎉 Horn Petroleum – to be main fuel provider for CSC

## Exclusive Rewards for Somtel & eDahab Public Sector Customers



🎁 One Month Free Unlimited Calls – Once a year for all Somtel users.

🎁 20% Bonus on Mobile Internet – Additional data on all Somtel internet packages.

🎁 Home Internet Discounts –  
 - Free Installations  
 - 20% discount on monthly home internet bills.



🎁 MicroDahab Investment Perks – 15% discount on investments below $5,000.



🎁 5% Discount on Every Horn Petroleum Purchase – Save on fuel costs with every refill.



## Why Choose Dahabshiil Employee Financing?



✔ Fast & Convenient – Seamless digital application with quick approvals.

✔ Afford

able – Competitive rates tailored for employees.

✔ Comprehensive Financial Support – Access multiple financing options in one place.

✔ Exclusive Benefits – Enjoy telecom and financial incentives.

✔ Trusted Brand – Backed by Dahabshiil Group, a leader in finance and telecom.

## How to Apply

📝 Confirm Eligibility – Ensure you meet the employment and salary criteria.

📝 Prepare Required Documents – Gather your employment contract, eDahab statements, and ID.

📝 Submit Application – Apply online or visit a Dahabshiil branch.

📝 Get Approved – Receive quick processing and approval.

📝 Access Financing – Enjoy hassle-free funding for your needs!

## For inquiries, contact:

📞 Visit any Dahabshiil, Somtel, or MicroDahab MFI branch.

📞 Call our customer service team.



📞 Apply online through eDahab and Somtel platforms.