

## VUA FAQ BUILDUP

- What are your opening hours

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Our office hours are between 8 am EST to 6 pm EST. But our platform is available 24/7

- Introduction to VUA

VUA is a pioneering fintech company dedicated to empowering underserved communities through innovative financial solutions. Our mission is to foster financial inclusion and resilience by providing access to tailored financial products and services. At VUA, we believe in leveraging technology to drive positive social impact and create sustainable change.

- How do I sign up for VUA's financial technology platform?

For now you have to contact the onboarding team. To get started, send a message or call +254724396442, or +254743378884, or send an email to [hello@vua.co.ke](mailto:hello@vua.co.ke). The team will require relevant verification details such as ID or Passport, a passport photo, among others that will be communicated. To allow ease of account creation, we kindly ask you to at least have the mentioned documents.

- What services does VUA offer?

Vua offers a savings and credit service. We are currently working with coastal communities who are in a sustainable fishing business to be able to save and access credit. We encourage our members to save, this acts as a cushion during low season. Account Holders can withdraw their savings or ask for a monthly disbursement, this is then debited from their savings account to their Mpesa Number.

- Can I save with a different Number and also request balance from it?

Account holders can save from a different number provided that they enter the correct account number in the MPESA paybill Account number option.

When accessing balance, whether it's loan, or savings balance, the user can only do so from the primary registered line. In case this line is lost, kindly report to VUA providing sufficient proof, so we can make changes to your account.

- How does VUA ensure the security of my financial data?

VUA Doesn't share customer data with any third party. We also maintain strict data privacy rules that ensure our customer's data is well protected. We are also compliant with the Government of Kenya's Data protection laws.

- Can I link my bank account to VUA's platform?

No. Currently we don't offer this service.

- What types of transactions can I perform using VUA?

You can check your balance by sending "VUA balance {accountNumber}" sms to 20384 shortcode, you can also check your loan balance by sending "VUA loan {accountNumber}" sms to 20384 shortcode. When saving, you Go to mpesa, then paybill, then pay bill number is 4116i23, and the account number is your VUA account number. For loan payment, the process is the same, the only difference is for the account number it will have a prefix L to indicate that it's a loan.

- How does VUA's AI chatbot work, and what can it help me with?

VUA Chatbot is an assistant that provides you with answers regarding VUA product and financial information. Note that any financial information provided should not be used to make financial decisions. VUA is not liable for its users' action with the information provided. Therefore we ask that you take this as purely informational material but not financial Advice.

- Is there a mobile app available for accessing VUA's platform?

No. Currently it's only an SMS platform that can be accessed by sending the word VUA to 20384.

- What fees are associated with using VUA's services?

We only have transaction charges which vary depending on the transaction amount.

- How quickly are transactions processed through VUA's platform?

We take up to 24 hours to process withdrawal requests from your account.

- Does VUA offer any investment or savings options?

No. We currently don't offer investment options.

- How can I contact customer support if I have issues or questions?

Send a message or call +254724396442, or +254743378884, or send an email to [hello@vua.co.ke](mailto:hello@vua.co.ke).

- Is there a minimum balance requirement for using VUA's services?

No. You can save as low as 50 KES.

- Does VUA offer any rewards or incentives for using its platform?

No. Currently we don't have any offers. Stay tuned for future updates.

- How can I access my transaction history and account statements on VUA's platform?

Send "VUA transaction {accountNo}" to access your account mini statement.

- How do I save?

To save, ensure you have an account with VUA. If you have an account with us, go to mpesa menu, find the "Lipa na Mpesa" option, then select "paybill" option, enter pay bill number, 4116i23, and the account number is your VUA account number.

- Is VUA Regulated?

VUA is fully committed to regulatory compliance and transparency in all our operations. While we are currently in the process of obtaining regulatory approval, we uphold stringent standards of compliance and governance to ensure the security and trust of our users. Our team works closely with regulatory authorities to meet all necessary requirements and obtain the appropriate

licenses. Rest assured, our commitment to regulatory compliance is unwavering, and we are dedicated to providing a safe and trustworthy financial platform for our users.

- How can I be sure that VUA won't steal my money?  
At VUA, we understand that trust and security are paramount when it comes to managing your finances. We want to assure you that safeguarding your funds and personal information is our top priority. Here's how we ensure the safety and integrity of your accounts:
  - a. Transparent Operations: VUA operates with complete transparency and accountability. Our commitment to ethical conduct and regulatory compliance is unwavering.
  - b. Security Measures: Your security is our utmost concern. We employ state-of-the-art security measures, including encryption protocols, and continuous monitoring to detect and prevent unauthorized access.
  - c. Customer Protections: We have implemented robust customer protection measures to safeguard against fraud and unauthorized transactions. Our systems are equipped with advanced fraud detection capabilities to keep your accounts secure.
  - d. Track Record: VUA has a proven track record of reliability and customer satisfaction. Our long-standing reputation speaks to our commitment to integrity and excellence in service delivery.
  - e. Educational Resources: We empower our customers with educational resources and best practices to enhance their financial security. You can access guides and materials on fraud prevention and password security through our platform.
  - f. Accessible Support: Our dedicated customer support team is available around the clock to address any concerns or inquiries you may have. Feel free to reach out to us for assistance or clarification at any time.
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- What interest rate does VUA currently offer on savings?  
Currently we are working on safe investment options that will guarantee you a reasonable return on your deposit. As soon as we have that handled we will communicate back.

- Who am i talking to  
You are talking to VUA's virtual assistant. My role is to help you navigate all queries regarding our service, and help your stay here to be more smooth.

#### Loan Queries

VUA currently doesn't offer a loan product directly. However, we are actively working to onboard a reputable loan provider to our platform. In the meantime, we encourage users to save regularly through VUA. Saving with VUA not only helps you build up your savings but also contributes to improving your credit score over time.

By consistently saving with VUA, you demonstrate your financial responsibility and creditworthiness. This, in turn, allows us to gather sufficient data to showcase your creditworthiness to our prospective lenders once our loan product becomes available.

So, while we're working on bringing you a loan product, taking advantage of our savings feature is a proactive step towards securing future access to credit through VUA.