

## M-PAWA CAMPAIGN FAQs

### 1. What is M-Pawa?

This is a banking service offered to M-Pesa registered customers through their mobile phones in partnership with NCBA. Customers can save and borrow money while earning interest in money saved.

### 2. Who qualifies with M-Pawa service?

A registered and active Vodacom and M-Pesa customer.

### 3. What are the requirements of M-Pawa?

The requirements of M-Pawa are: A registered and active Vodacom M-Pesa account with identifications which are Tanzanian national ID or Passport.

### 4. What are the benefits of using M-Pawa?

- i. You can save as little as Tsh. 1 and earn interest on the saving balance. Interest is calculated daily and paid out at the end of each calendar quarter.
- ii. You will move money between M-Pawa savings account and M-Pesa account at no charge.
- iii. M-Pawa enables you to access loans of as minimum of Tsh. 10,000 anytime and receive the loan instantly via M-Pesa account.

### 5. What are the benefits you offer during the Campaign?

#### We Offer.

- i. **Save more to win**  
Deposit as many times as possible during the campaign period and enter a draw to qualify for 50% bonus on interest earned.
- ii. **Limit Restoration (Limit Award)**  
This offers targets customers with loan ages between **61-180 days** allowing them to **regain their previous loan limits upon full settlement** of their outstanding balances during the campaign period.
- iii. **Full and Final Settlement (Auto-recovery refunds)**  
This offers targets customers with loan ages **above 180 days** providing a **90% discount on outstanding loan balances**. The business will absorb the remaining **10%** of the total outstanding amount

### 6. What happens if you lose your mobile and have an M-Pawa account?

When a mobile phone is lost, your money is safe because M-Pawa account is protected by the M-Pesa PIN. Thereafter, you will follow the procedures for replacing the sim card at any Vodacom Shops. After SIM swap, the system automatically updates the M-Pawa account, and all the money can be accessed.

### 7. How do I activate M-Pawa?

Go to M-Pesa menu (\*150\*00#) Select 'Loans & Savings' Select "M-Pawa" Go to "Activate account". The 2nd option is Terms & Conditions, which directs you to [www.ncbagroup.co.tz/M-Pawa](http://www.ncbagroup.co.tz/M-Pawa) or [www.Vodacom.co.tz](http://www.Vodacom.co.tz). Enter M-Pesa PIN, a message will appear requesting whether you have read and accept the Terms & Conditions. After accepting, an SMS will be sent informing

you that your M-Pawa request has been received and will be processed shortly. A notification to confirm that your account has been successfully created will follow. If unsuccessful, you will receive a message for the same and advise you to contact the Call Centre.

**8. How do I save on M-Pawa account?**

To save on M-Pawa follow the steps below:

Go to M-Pesa menu Select 'Loans & Savings' Select "M-Pawa" Select "Save in M-Pawa".

**9. How do I borrow from M-Pawa account?**

To borrow/take loan on M-Pawa follow the steps below:

Go to M-Pesa menu Select 'Loans & Savings' Select "M-Pawa" Select "take loan" Enter amount, enter "M-Pesa PIN" you will get your money on your M-Pesa.

**10. Who should I contact in case of complaints, queries, recommendations or requests?**

You will contact Vodacom Tanzania through our contact channels which include the call center, social media pages and website.