

## **TERMS AND CONDITIONS FOR THE SAFARICOM LIPA MDOGO MDOGO SERVICE**

The following terms and conditions apply to the Safaricom Lipa Mdogo Mdogo Service ("the Service"): -

### **1. The Service**

This Service enables Safaricom subscribers to purchase select devices of their choice, as indicated in clause 4 (c) below, through a flexible repayment plan, extended for up to twelve (12) months.

### **2. Eligibility**

This Service is open to all Safaricom subscribers who meet the following criteria:

- (a) A favorable Credit Score done by Safaricom (based on a device financing credit score).
- (b) Age on Network: They need to be on the Safaricom network for a minimum of one (1) year.
- (c) Over 18 years of age and below 75 years of age.

### **3. Effective date**

These terms will take effect at **00:00hrs** on **6<sup>th</sup> March 2024**.

### **4. How to participate in the Service**

- (a) To participate, dial \*544#5 from your device, accept these Terms and Conditions to opt into the Service.
- (b) You will receive an SMS informing you of your eligibility and the value of the device you can purchase under the Service.
- (c) Proceed to select your device of choice and make a downpayment as per below list through M-PESA.

<b>Device</b>	<b>Deposit</b>
Neon Smarta (Kshs. 11,400)	Kshs. 500
Neon Ray Ultra (Kshs. 14,800)	Kshs. 1,000
Itel A24 2023 (Kshs. 14,200)	Kshs. 500
Itel A60 (Kshs. 18,300)	Kshs. 2,000
Tecno Pop 7 (Kshs. 22,700)	Kshs. 3,000

- (d) Go to any Safaricom shop or Authorized dealer near you where the staff at the shop/dealer will conduct a know your customer (KYC) check to verify your identity, after which, the sale will be processed, and the device will be issued to you.
- (e) Repayment can be done in the following intervals: **daily, weekly, partial or full payment.**
- (f) Each device comes with 1 GB free data valid for **thirty (30) days** from the point of purchase and is eligible for the resources below, upon successful repayment in accordance with the payment option interval selected, during the repayment period.
- (g) Each repayment you make will be split into you getting bundle resources and repayment of the loan.

Device Name	Financed Price	Down payment	Daily Payment	Bundles Resource	Device	Loan Tenure	Tenure in years	Total Amount
Neon Smarta	11,400	500	50	20	30	368.2	1.0	18,902
Itel A24	14,200	500	50	13	37	370.3	1.0	18,785
Neon Ultra	14,800	1,500	50	14	36	365.4	1.0	19,764
Itel A60	18,300	2,000	100	56	45	366.3	1.0	38,624
Tecno Pop 7	22,700	3,000	100	46	54	366.2	1.0	39,583

- (h) Priority on usage will be based on validity period of the bundle awarded as indicated in the table above.
- (i) Reversal will only be done on the deposit for the loan requested. Once the loan is activated, reversal will not be done.
- (j) The voice, data and SMS resources shall be awarded to the mobile number that paid for the loan using **PAY FOR ANOTHER** options.
- (k) Validity of the resources will be dependent on the payment plan you select e.g.; daily repayment resources will be valid for 24Hrs.
- (l) Subscribers who are locked due to default will only be awarded a bundle if they get unlocked.
- (m) Recycled lines will lose all the benefits (any unawarded bundle).
- (n) Partial Payment: Payment less than the daily repayment amount will be allocated to the device loan amount and no bundle will be allocated.
- (o) Safaricom will communicate the loan balances through SMS with daily reminders as follows: 8:00am, 12:00 noon and 5:00pm.
- (p) On the fourth (4<sup>th</sup>) day of the repayment remaining outstanding, Safaricom will lock the device, limiting your use.

- (q) Should you be in default after the 4<sup>th</sup> day, you will be barred from all outgoing calls and SMS.
- (r) To participate in this Service, your account should not be blacklisted by any credit reference bureau (CRB), Okoa Jahazi and Okoa data or locked due to fraud.
- (s) Where subscribers have elected to make daily payments and they make their payments consecutively for 7 days, they will receive 50MB free bundles.
- (t) Where you default for thirty (30) days, you will be blacklisted, be disqualified for subsequent device loan facilities and your details will be forwarded to a CRB.
- (u) We may forward details of any outstanding debt that remains unpaid for more than 60 days to our external debt collection agencies authorized to collect debt on our behalf. By opting into this Service, you hereby authorize us to forward details of your account to the said agencies.
- (v) Devices are always sold to you **subject** to the manufacturer's limited warranty.
- (w) Devices once purchased cannot be returned to any Safaricom shop for any reason other than what is covered under the warranty. You are therefore expected to pay for the loan in full within the terms. **Loss or damage of the device will NOT be accepted as a reason to default on payment.**

## **5. Privacy**

### (a) **Definition**

"Personal Information" means personal identifiable information as prescribed in the Data Protection Act which includes but is not limited to name, address, phone number, identification number, location data.

### (b) **Collection of information**

We are required by law to collect certain personal information and are legally obligated to deny you the service if such information is not availed.

Apart from the legal obligation mentioned above, we also need to collect your Personal Information for quality service delivery. Please note that although this is voluntary, without such information we may not be able to provide quality service.

### (c) **Privacy**

We are committed to respecting and protecting the privacy of the information we collect from you. Our privacy statement, as updated from time to time, explains how we treat your personal information, who we share your information with, and measures taken protect your privacy when you use our Service. This can be found on Safaricom Data Privacy Statement. If unable to access the link or our website, please reach us on any of our customer care channels to receive a copy.

### (d) **Minors**

When registering a minor as a Safaricom subscriber, a person with parental authority shall open and maintain an account in their name for and on behalf of the minor.

For purposes of these Terms and Conditions, a person with parental authority shall include the birth parents of a minor, legal guardian or other person who can demonstrate legitimate authority over the minor's affairs.

#### **6. Terms for the Use of the Free Resources**

- (a) The Free Resources awarded during the Service Period are not transferable.
- (b) The use of the Free Resources will be governed by the applicable Terms and Conditions available on the Safaricom website ([www.safaricom.co.ke](http://www.safaricom.co.ke)).
- (c) The Data Bundles are valid for duration of **thirty (30) days** from the time of activation after which they expire. Once you use all your free data resources before the expiry of the bundle you will be charged out of bundle rate as published in the applicable terms and conditions.

#### **7. Extension of Terms**

- (a) Save as modified above, these Terms and Conditions are supplemental to and subject to the published Safaricom Prepay and PostPay Service Terms and Conditions including the provisions on Privacy and terms of use for any other Safaricom Services that you may be enjoying available on [www.safaricom.co.ke](http://www.safaricom.co.ke).
- (b) Safaricom reserves the right to amend or vary these terms and conditions or to withdraw the Service at any time. In any of these events, notice will be given via media advertisements (including at Safaricom's discretion on the Safaricom website [www.safaricom.co.ke](http://www.safaricom.co.ke)) and will be effective immediately or as at the date referred in such notifications. Any update to the privacy terms will be available on the Safaricom website [www.safaricom.co.ke](http://www.safaricom.co.ke).
- (c) These Terms and Conditions are available on [www.safaricom.co.ke](http://www.safaricom.co.ke).