

English

What is Kamilisha?

Kamilisha is an Airtel Money service in partnership with I&M Bank, which enables customers to complete their transactions when they have insufficient funds in their account. Send money to all networks, Withdrawal at Airtel Money Agents, buy airtime & Bundles and Pay Bills such as LUKU, Water bill, TV subscriptions etc.

Even with insufficient Airtel Money balance, complete your transaction without setbacks. It's simple, Dial *150*60# select 0 Get Money then select Kamilisha

How do I Join Kamilisha?

To opt-in:

- Dial *150*60# and select '0' Option Zero
- Then select 1 'Kamilisha'
- Enter your Airtel Money PIN
- Select 'Opt in'
- Accept the T&C's

How do I Get a Kamilisha Loan?

Kamilisha is the service that enables you to complete your transaction even with insufficient balance. It's simple, just follow the normal procedure to complete a given transaction then at the end you will receive a notification saying:

"You have insufficient funds to complete this transaction. You can take a loan to complete this transaction. Reply with Take a Loan, Accept Terms, and conditions

Meaning the difference between your current balance and the amount you must transact will be added by Kamilisha when you choose 'take a loan' to accept Kamilisha to completing your transaction

Kamilisha Limit and Balance check

Your Kamilisha limit can increase or decrease dependent on your usage of Kamilisha, repayment behavior along with other Airtel Money services. To see your Kamilisha limit follow the steps:

- Dial *150*60# and select '4' Loans and savings
- Then select 3 'Kamilisha'
- Enter your Airtel Money PIN
- Select 4. 'check Limit'

Or

- Dial *150*60# and select '4' Loans and savings
- Then select 3 'Kamilisha'
- Enter your Airtel Money PIN
- Select 2. 'Repay Overdraft'

How do I qualify for Kamilisha Loans?

You will need to be an active Airtel Money customer for at least six months. We encourage you to use Airtel Money as much as you can to be eligible.

Am I automatically given a loan when I transact with insufficient funds in my Airtel Money account?

Yes. You will be required to make Airtel Money transactions as usual and if you have insufficient funds to complete the transaction, Kamilisha will assist to finish that transaction.

To opt in dial *150*60#, select 4 Loans and Savings then select 'Kamilisha' > select 1. 'Opt in', Eligible customers can also Opt In during a transaction.

FREQUENTLY ASKED QUESTIONS

Which transactions can I complete with Airtel Kamilisha?

Send money to all networks, Withdrawal at Airtel Money Agents, buy Airtime & Bundles and Pay Bills such as LUKU, Water bill, TV subscriptions etc.

Do I need to pay my current Kamilisha loan before taking another one?

No you can take multiple loans as long as you are within your Kamilisha Loan limit

How can I check my Airtel Kamilisha credit limit?

Simply dial *150*60#, select 4 Loans and Savings then select 'Kamilisha' > select 4. 'Check Limit'

How can I increase the amount I qualify for?

You can increase the amount you qualify for by repaying your Kamilisha loan early and increasing your transactions on Airtel Money

What is the duration for a Kamilisha loan?

Once you get the Complete Loan, the money that goes into your Airtel Money Phone is required to repay the loan.

What are the charges for using Kamilisha?

While using Kamilisha , a one-Time service fee per overdraft applies; depending on the amount. There is also a daily service fee based on the outstanding amount and repayment duration.

Will my Kamilisha loan amount be automatically deducted when I top up my Airtel money account?

Yes

Fee of the service ?

Fees applicable for the Services and include;

- a) An Initial One Time Processing fee of 5.9% of the Facility; and
- b) An interest fee of 4.9% for the unpaid facility on Day 1
- c) An interest fee of 7.40% on the unpaid facility on Day 2- Day 5
- d) An interest fee of 10.40% on the unpaid facility on Day 6 – Day 10
- e) An interest fee of 12.90% on the unpaid facility on Day 11 – Day 15
- f) An interest fee of 16% on the unpaid facility on Day 16

Swahili

Kamilisha ni nini?

Kamilisha ni huduma ya Airtel Money kwa kushirikiana na Benki ya I&M, ambayo inawawezesha wateja kumaliza Miamala yao wakati huo hawana pesa za kutosha katika akaunti zao. Unaweza kupata Mkopo wa Kamilisha wakati unafanya miamala ya kutuma pesa mitandao yote, Kulipa bili mbalimbali kama LUKU, Bili za maji na Ving'amuzi nk ,Kutoa pesa kwa wakala,Kununua bando na muda wa maongezi na Kuhamisha pesa kwenda benki

Hata ukiwa na salio pungufu la Airtel Money, malizia miamala bila kwikwi.Ni rahisi Piga * 150 * 60 # chagua 0 Ongeza pesa kisha uchague Kamilisha

Jinsi ya Kujiunga na Kamilisha

Kujiunga:

- Piga *150*60# Chagua '0' Ongeza Pesa
- Chagua 1 'Kamilisha'
- Kisha weka Pin Ya Airtel Money
- Chagua 1 ' Kujiunga '

Ninawezaje kupata Mkopo wa Kamilisha?

Kamilisha ni huduma inakuwezesha kukamilisha muamala wako hata ukiwa na salio pungufu. Ni rahisi, anza kufanya muamala husika ukifika mwisho utapokea taarifa fupi isemayo;

“Samahani hauna salio la kutosha kwenye akaunti yako kukamilisha muamala huu. Unaweza kuchukua mkopo kukamilisha Muamala huu. chagua 1 kukubali au 2 kubatilisha. Vigezo na masharti kuzingatiwa.”

Kile kiasi unachopungukiwa kukamilisha muamala husika kitaongezwa na Kamilisha pindi ukichagua '1' kukubali kukamilisha muamala wako kwa Kamilisha .

Kiwango cha Matumizi ya Mkopo na Jinsi ya Kulipa

Kiwango chako cha matumizi ya Mkopo wa Kamilisha kinaweza kupanda au kushuka kulingana na mwenendo wa Malipo ya Mikopo iliyopita na huduma nyingine za Airtel Money. Ili kuona kiwango chako fuata hatua zifuatazo:

- Piga *150*60# Chagua '0' Ongeza Pesa
- Chagua 1 'Kamilisha'
- Kisha weka Pin Ya Airtel Money
- Chagua 4. ' Angalia Kiwango '
- au
- Piga *150*60# Chagua '0' Ongeza Pesa
- Chagua 1 'Kamilisha'
- Kisha weka Pin Ya Airtel Money
- Chagua 2. ' Lipa Mkopo

Maswali yanayoulizwa mara kwa mara

Ni Vigezo vipi natakiwa kutimiza ili kutumia huduma ya Kamilisha?

Ili kutumia huduma ya KAMILISHA inabidi uwe Mtumiaji Mzuri wa huduma za Airtel Money na mtandao wa Airtel.

Je! Nitapewa mkopo moja kwa moja ninapofanya Muamala wa Aitel Money nikiwa na salio pungufu ?

Ndio , Upofanya muamala ukiwa na salio pungufu la Airtel Money unaweza kupata mkopo wa Kamilisha au unaweza kujiunga kwa kupiga *150*60# Chagua '0' Ongeza Pesa kisha Chagua 1 'Kamilisha' Kisha weka Pin Ya Airtel Money Chagua 1. 'kujiunga '

Kamilisha itakuweza kukamilisha miamala mbalimbali ya Airtel Money kama :

Kutoa au kutuma pesa mitandao yote, Kulipa bili mbalimbali kama LUKU, Bili za maji na Ving'amuzi nk ,Kutoa pesa kwa wakala,Kununua bando na muda wa maongezi na Kuhamisha pesa kwenda benki

Je nilazima nilipe mkopo wa kamilisha kabla ya kuchukua mwingine?

Hapana unaweza kuchukua mikopo mingi kwa muda mrefu kama uko katika kikomo chako. Unaweza Kuchukua mkopo wa Kamilisha Zaidi ya mara moja

Ninawezaje kuangalia kikomo changu cha mkopo cha Airtel Kamilisha?

Ili Kuangalia Kiasi unachoweza kukopa Piga *150*60# Chagua '0' Ongeza Pesa kisha Chagua 1 'Kamilisha' Kisha weka Pin Ya Airtel Money Chagua 1. 'Angalia kikomo '

Ninawezaje kuongeza kiwango ninachostahiki?

Unaweza kuongeza kiwango unachostahili kwa kulipa mkopo wako wa Kamilisha mapema na kuongeza Matumizi kwenye Huduma za Airtel Money

Muda wa mkopo wa Kamilisha?

Mara baada ya kupata Mkopo wa Kamilisha , Pesa itakayoingia kwenye Simu yako ya Airtel Money inatakiwa kurejesha Mkopo

Je Kuna Makato / Gharama za Kutumia huduma ya Kamilisha?

Unapotumia huduma ya Kamilisha utalipa Ada ya Maombi: kulingana na kiwango ulichopewa. Ada hii itatozwa mara moja tu kwa kila ombi la huduma ya Kamilisha. Pia utatozwa ada kwa kila siku inayopita bila ya kulipa huduma ya Kamilisha kulingana na kiwango unachodaiwa.

Je malipo ya mkopo wangu yatakatwa mara ntakapopokea pesa kwenye simu yangu ?

Ndio

Ada ya huduma?

Ada zinazotumika kwa Huduma na ni pamoja na;

- a) Ada ya awali ya Huduma , hulipwa mara moja kwa kila mkopo 5.9% ; Na
- b) Ada ya riba ya 4.9% kwa kiasi cha mkopo kisicholipwa siku ya 1
- c) Ada ya riba ya 7.40% kwa kiasi cha mkopo kisicholipwa siku ya 2 - Siku ya 5
- d) Ada ya riba ya 10.40% kwa kiasi cha mkopo kisicholipwa ya 6 - Siku ya 10
- e) Ada ya riba ya 12.90% kwa kiasi cha mkopo kisicholipwa ya 11 - Siku ya 15
- f) Ada ya riba ya 16% kwa kiasi cha mkopo kisicholipwa siku ya 16

