BAYPORT NIPEBOOST

1. **What is the Bayport NipeBoost?**

   Unique product targeted at payroll loan customers who are in need of a temporary top up in addition to their payroll loan. As a result of the revolving credit line clients will not need to refinance their existing payroll loan should they require additional cash.

2. **What are the benefits of NipeBoost to employees?**
   - NipeBoost Loan is faster, reliable and convenient
   - No hassle to your employer to request for salary advance
   - Self –reliance: solve emergencies which need of cash without facing a friend or relative
   - Low interest rate
   - Minimum and fully repayment are acceptable
   - Multiple drawn down acceptable provided your available amount not exhausted ,not in arrears

3. **Who are the target clients?**
   - Civil servants with active payroll loan

4. **What are prerequisite for NipeBoost?**
   - You must be an employee from government (civil servant)
   - You must be a Bayport client with active payroll loan
   - You must have a mobile number registered on NipeBoost platform
   - You must have a Vodacom,Tigo or Airtel simcard which is six months in use

5. **How to activate NipeBoost service?**
   All Bayport clients qualifying for it, will be notified through message which instruct them to dial a **USSD code *150*49#** in order to accept the terms and conditions
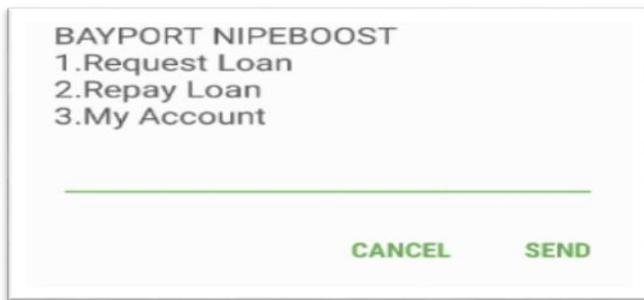
6. **What will follow after accepting the terms & conditions?**
   You will receive a notification message with USSD code, Client ID and PIN ready to start using the service

7. **How the NipeBoost menu looks like?**
   The following options are available on NipeBoost menu;

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BAYPORT NIPEBOOST
1.Request Loan
2.Repay Loan
3.My Account
_____

                    CANCEL      SEND
```

8. **What will happen when my mobile phone is lost or stolen?**

   Your NipeBoost account will be safe because it is protected by the PIN. Thereafter, you will follow the procedures for replacing the simcard from your network operator (Vodacom, Tigo or Airtel).

9. **What are the reasons that I can't request a NipeBoost loan?**
   - If you are not registered on NipeBoost facility
   - Insufficient airtime balance in your mobile phone
   - If there is network problem from NipeBoost system or mobile operator
   - If you have exhausted the available loan amount
   - If you request loan amount which exceeds the available loan amount
   - If you enter a wrong PIN
   - If your facility is locked due to 90 days arrears

10. **How do I request a loan through NipeBoost?**

    You dial ***150*49#** > **Request loan**> Enter **Loan amount**> Enter **NipeBoost PIN** to confirm

11. **What is the facility/loan size?**
    The facility size will be TSZ100,000 to all clients with active payroll loan and registered for Nipeboost. The facility size can be decreased or increased by Bayport at own discretion

12. **Is there any or admin fee for the loan requested?**
    NO

13. **What is the interest rate for NipeBoost loan facility?**
    Will be 8.25% per month

14. **Is there any penalty for principal not paid on due date?**
    Yes, a daily penalty of 0.067% (approx. 2% per month) of outstanding principle will be   charged

15. **What is repayment date?**

The repayment date will be fixed for every month which is the date the facility was approved. For example, if you were approved on 28th June, then your repayment will be 28th of each month

16. **On due date, can I pay a minimum of the outstanding principal?**

    YES, you can pay the total balance or 40% of outstanding principal +accrued interest. You can check the payment amount on USSD menu

17. **After due date, can I pay a minimum of the outstanding principal?**

    YES, you can pay the total balance or 40% of outstanding principal +accrued interest +accrued penalty. You can check the payment amount on USSD menu

18. **Is prepayment acceptable?**

    YES, you can pay partial or the total outstanding balance before due date. You can check the payment amount on USSD menu

19. **What are the minimum and maximum loan amounts that a can requested?**

    The minimum and maximum loan sizes are TZS 5000 and TZS 100,000 respectively

20. **Can a third party (any friend's mobile number, my personal alternative number) my NipeBoost outstanding balance?**

    Yes. A payer/third party enters your Client ID as reference number when making repayment using MNOs wallet

21. **How to pay my loan?**

    If you don't e-money into your mobile wallet, deposit e-money from MNO agent (M-pesa,Airtel ,TigoPesa), then follow below procedures to make payment .You may use any of MNOs (Mpesa,Airtel,TigoPesa)

How to Pay NipeBoost Loan

Mpesa	Tigo Pesa	Airtel Money
In English	**In English**	**In English**
1. Dial *150*00#	1. Dial *150*01#	1. Dial *150*60#
2. Select 4: Pay by M-pesa	2. Select 4: Enter business no	2. Select 5:Make Payment
3. Select 4: Enter Business number	3. Enter Business no -686868	3. Select 3: Enter business name
4. Enter the business number no,please-686868	4. Enter number/Reference-(enter your NIPEBOOST ID)	4. Enter business name
5. Enter Reference no ………….(Enter NipeBoost ID)	5. Enter Amount you want to pay -	5. Enter amount
6. Enter amount….	6. Enter your TigoPesa PIN	6. Enter the reference no.
7. Enter PIN…….		7. Enter Airtel PIN
8. Press 1 to Confirm or 2 to Cancel		
In Kiswahili	**In Kiswahili**	**In Kiswahili**
1. Piga *150*00#	1. Piga *150*01#	1. Piga *150*60#
2. Chagua 4: Lipa kwa M-pesa	2. Chagua 4: Malipo	2. Chagua 5: Lipia bili
3. Chagua 4: Weka namba ya kampuni	3. Ingiza namba ya kampuni-686868	3. Chagua 3:Weka jina la kampuni
4. Tafadhali weka namba ya kampuni……686868	4. Weka namba au kumbukumbu ya Malipo (Ingiza NipeBoost ID	4. A ndika jina lla biashara
5. Weka namba ya kumbukumbu ya malipo…(Weka NipeBoost ID)	5. Weka kiasi	5. Ingiza kiasi
6. Weka kiasi….	6. Ingiza namba ya siri ya TigoPesa kuhakiki	6. Ingiza namba ya kumbukumbu
7. Weka namba ya siri….		7. Ingiza namba ya siri
8. Bonyeza 1 kuthibitisha au 2 kubatilisha		