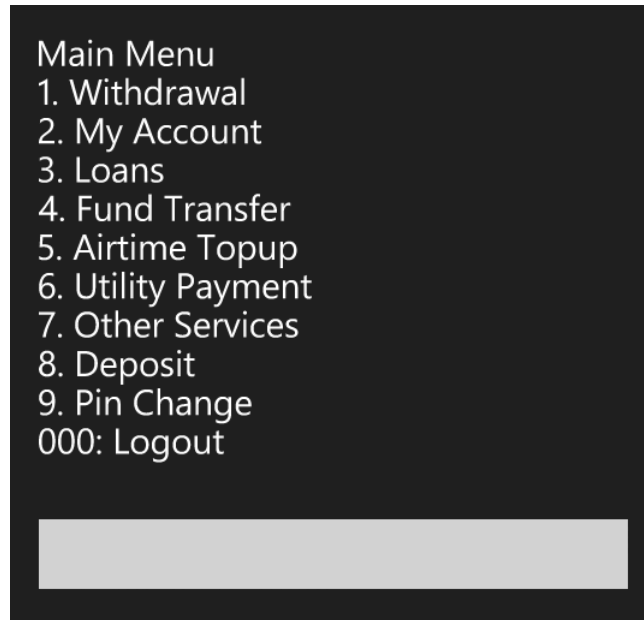


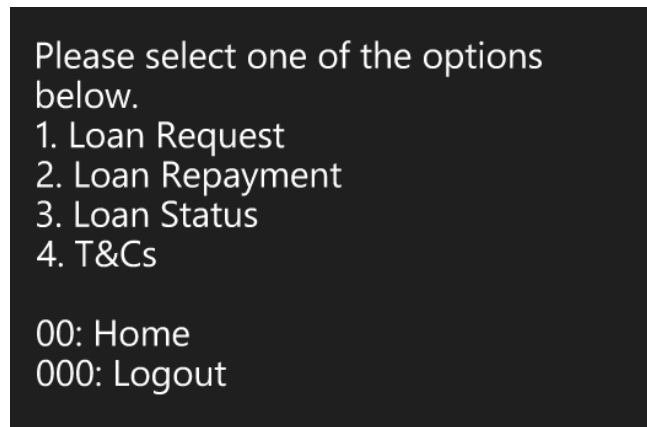
MOBILE LOANS

Kenya Police SACCO is pleased to inform its members that short term loans can now be accessed on mobile phone. The procedure to access these services is as follows:-

- ❖ dialing *346# and entering your PIN the following menu will appear;



- ❖ Choose option 3. Loans by entering 3



- ❖ Choose option 1 by entering 1, the system will take you to the following screen

Select LOAN:

1. Three(3) Months Advance
2. Six(6) Months Advance
3. Nine(9) Months Advance
4. Dividend Advance

00: Home

000: Logout

- ❖ Choose an option that you need 1,2,3,and 4;
- ❖ Conditions for option 1. Three (3) Months Advance
 - ✓ MUST process salary through POFOSA
 - ✓ MUST not be a defaulter
 - ✓ Interest rate is 2% on reducing balance
 - ✓ System will appraise and advise you on the amount you qualify for as soon as you enter 1
- ❖ Conditions for option 2. Three (6) Months Advance
 - ✓ MUST process salary through POFOSA
 - ✓ MUST not be a defaulter
 - ✓ Interest rate is 3% on reducing balance
 - ✓ System will appraise and advise you on the amount you qualify for as soon as you enter 2
- ❖ Conditions for option 3. Three (9) Months Advance
 - ✓ MUST process salary through POFOSA
 - ✓ MUST not be a defaulter
 - ✓ Interest rate is 4% on reducing balance
 - ✓ System will ask for mobile numbers of 2 guarantors. The procedure to request guarantors is as per below screen;

Enter (2) Phone numbers seperated
by comma(,) for Members who will
guarantee you. eg
0710123456,0725391340

00: Home

000: Logout

- ✓ The guarantor MUST be a registered MSACCO user