

# MiBank Savings Contributions & Loan Repayment with CellMoni Frequently Asked Questions

## 1. How can I pay for my loans with MiBank or make contributions to my savings?

To repay your loan with MiBank or contribute to your savings account, you should be an active CellMoni customer with a balance in your wallet and follow below steps:

- 1. Dial \*888#
- 2. Select option 4. Payments
- 3. Select option 5. Savings & Loans
- 4. Select option 1. MiBank
- 5. Enter MiBank Account Number
- 6. Enter Amount
- 7. Enter PIN to confirm.

You will receive an SMS confirming the transaction and containing the transaction Id.

# 2. What is the minimum and maximum value for loan repayment and Savings contributions with MiBank?

The minimum amount K10 and the maximum is K500. The payment will fail if the amount is not within that range.

# 3. How long does it take for my loan or savings account to get updated at MiBank?

It is instant. You will get a confirmation SMS and your account at MiBank will be updated instantly if the transaction is successful.

## 4. What do I do if I pay or save to a wrong account number?

Prior to confirming the transaction by entering your CellMoni PIN, ensure that your MiBank account number is correct. In case, the payment is done to a wrong account number, please call CellMoni Customer care at 888 for assistance.

#### 5. Am I charged any extra fee for repaying my loan or adding to my savings contributions through CellMoni?

There is no service fee when paying your loan or contributing to your savings using CellMoni. The same amount you want to repay your loan or save will be debited from your CellMoni wallet without any additional cost.

#### 6. Can I use my Digicel Airtime to repay my loan or add to my savings?

No, you cannot use your Digicel airtime to pay your loan nor contribute to your savings and you cannot transfer your airtime to your CellMoni. Visit the nearest Authorized CellMoni Agent or a MiBank branch to deposit money into your CellMoni wallet.

#### 7. Can I apply for a MiBank loan using CellMoni?

No. To apply for a MiBank loan or open a savings account you will have to visit a MiBank branch or a MiBank agent and provide all the required documents to obtain a loan or open an account.

Please feel free to contact our Customer Care on 888 for additional information or assistance