



## **JIOKOLEE CREDO USER TERMS & CONDITIONS**

### **A. Airtime advance to Equitel**

The following terms and conditions apply to the Jiokolee Credo service airtime advance to Equitel network. By using the service, you will be deemed to have read, understood and accepted them fully.

#### **1. The Service**

The Jiokolee Credo service allows Equitel pre-paid subscribers to receive and use airtime on credit in the following denominations: Kes 10, 20, 50, which amount is advanced less the service charge as explained in clause 3 below.

#### **2. Eligibility to the service**

Only subscribers who meet the following service eligibility criteria will be eligible to receive airtime advances:

- a. Subscribers must be registered and active on Equitel telephony and/or Mbanking;
- b. Minimum 180 days active on the Equitel network. The amount requested equivalent to airtime spent on the last 7 days
- c. Subscribers who have received the maximum amount of Jiokolee Credo amount they are eligible for, must repay the amount before any further advances are made in order to be eligible for another Jiokolee Credo advance airtime;
- d. Subscribers suspended or de-activated by Equitel will not be eligible for the service.
- e. Customers must have a minimum airtime balance as prescribed under <https://www.equitel.com/my-money/rates> to qualify for the service at any particular time

#### **3. Service fee for Jiokolee Credo**

Equitel shall deduct a service fee on the Jiokolee Credo amount requested by a subscriber. The applicable charges and percentage are as stipulated in <https://www.equitel.com/my-money/rates> which is subject amendments from time to time.

### **4. How to access the service**

- a. You may access the service by:
  - (i) Dialing short code \*740# via your Equitel line
  - (ii) Select the amount of airtime advance you'd wish to request for,
  - (iii) Accept the T&Cs and,
  - (iv) Confirm the details and submit the details.
- b. You will receive a confirmation SMS once the advance is successfully credited into your airtime account.
- c. You are responsible for providing accurate information on the airtime advance amount that you require. An airtime advance request cannot be cancelled once submitted.
- d. You can request for the Credit Advance daily provided the previous Credit Advance is fully repaid.
- e. The Jiokolee Credo service is provided to you subject to availability of airtime and the customer's activity in their Mbanking account linked to the Equitel line.

### **5. Scope of Usage for advanced airtime**

The airtime advanced may be used to make calls (both local across all networks and international), send SMS and internet browsing.

## **6. Repayment of advanced airtime**

- a. You will be required to repay the full Jiokolee Credo amount advanced within seventy two (72) hours from when the amount was credited to your account.
- b. The following top up methods will be valid for the purpose of repaying the Credit Advance:
  - (i) Direct top up from your Bank Account (via Sim Tool Kit or the Eazzy Banking App), or
  - (ii) 3rd party top-up (at Equity Bank branch networks, at Equity Agents, at Eazzy Pay tills, among others)
- c. The Credit Advance will be deducted from your subsequent top up(s) until fully recovered.
- d.
- e. If you fail to repay within 120 hours (5 days) you will not be able to access the service for 5 days. This will however not affect your right to access other Equitel services provided you are compliant with the terms and conditions of that service or unless otherwise communicated by Equitel.
- f. Equitel reserves the right to recover the unpaid advanced airtime from the customer's Equity Bank account linked to the Equitel line if it goes beyond the stipulated maximum repayment period of 8 days.
- g. Equitel reserves the right to make deductions from your airtime and your Equity Bank account without further consent until the airtime advance amount is recovered in full. At Equitel's discretion, the airtime advance may be recovered in lump sum or instalments until it is recovered in full.
- h. You agree that in the event you default in payment of the advanced airtime in accordance to these terms and condition, Equitel will list you under the credit reference bureau as a defaulter and you shall be barred from accessing the Jiokolee credo service until payment is made in full.

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## **7. Alerts on the service**

Equitel may proactively alert you of the existence of the service as well as send you SMSes to prompt you to make your repayment in case of delayed repayment for the advanced airtime.

## **Miscellaneous terms**

8. Equitel reserves the right to vary the service fee, service specifications and/or these Terms & Conditions from time to time.
9. You will not be able to share the airtime advanced amount to another subscriber..
10. The information provided by you, or relating to your use of Equitel services, will at all times be kept confidential. Equitel reserves the right to store and analyze such information for purposes of assessing your eligibility to use the service, recovering the airtime advance amounts and for market research.
11. The Jiokolee Credo service is not fault free. The quality and availability of services may be affected by various factors including (but not limited to) acts of god, geographical topography, weather conditions, planned maintenance or rectification of systems used in

delivering the Service. Equitel and its service providers shall not be held responsible for any delay in service delivery.

12. Without prejudice to any other remedies available at law, Equitel reserves the right to immediately terminate use of the services by you if it has reason to believe that you are using - or have used at any time - the service in a manner that is unauthorized, unlawful or fraudulent.
13. Equitel will not be liable for any injury, loss or damage resulting from any failure, interruption, delay, suspension or restriction of the Jiokolee Credo service.
14. These Terms & Conditions shall be governed by the laws of Kenya.
15. The Credit Advance is not a resale service and Equity Agents/ Eazzy Pay merchants, airtime and key account dealers will not have access to the service for resale to subscribers.
16. Kindly address any positive feedback, queries or complaints to the Equitel customer care team by calling 100 via your Equitel line or 0763000100 from a different network.
17. These terms and conditions may be varied or amended by Equitel at any time and by continuing to use the Credit Advance you will be deemed to have read, understood and accepted such amended terms and conditions. The varied terms and conditions will be available on the Equitel website [www.equitel.co.ke](http://www.equitel.co.ke).