

RESPONSIBLE USE OF MOBILE LOANS & SAFE DIGITAL BANKING

Smart Borrowing Today, Secure Future Always.

M-Utafiti
Loan



Loan Approved

Funds Sent
to your account

M-Utafiti Mobile Loan gives you quick access to funds when you need them most through USSD or the App.



MESSAGE TO OUR MEMBERS:

Use the Mobile Loan facility wisely and protect yourself from digital fraud.

1 BORROW RESPONSIBLY

The M-Utafiti Mobile Loan is for short-term needs. Before you borrow:

-  Borrow only what you genuinely need.
-  Ensure you have a clear repayment plan.
-  Consider your existing financial obligations.
-  Avoid using short-term loans for non-essential spending.

Repay on time to maintain your credit standing and access to future loans.

2 IMPLICATIONS OF LOAN DEFAULT



Defaulting members will be restricted from accessing M-Utafiti loans for **THREE (3) MONTHS.**



An additional penalty interest of **7%** may be charged on overdue amounts.



If unpaid beyond the stipulated period, the outstanding amount may be recovered from your deposits.



After recovery, you must restore the recovered deposits to regain full standing and access to future loans.

TIMELY REPAYMENT PROTECTS YOUR SAVINGS AND YOUR ACCESS TO OUR SERVICES.

3 M-Utafiti Loan

YOU CAN BORROW UP TO

Ksh 80,000

Subject to member eligibility and SACCO approval



Borrow responsibly

Take only what you need and repay on time.



Repayment period:
up to 2 months



Interest rate:
7% for 1-month loan
10% for 2-month loan

(Interest charged up to 10% per annum)

4 PROTECT YOURSELF - MOBILE BANKING FRAUD AWARENESS



NEVER SHARE YOUR PIN

Your M-Utafiti PIN, mobile banking PIN, passwords and OTPs are confidential. Utafiti SACCO staff will never ask for these details.



BEWARE OF FRAUDULENT CALLS & SMS

Do not disclose personal information to callers claiming to be from banks, SACCOs, Safaricom, or government agencies.



VERIFY BEFORE YOU ACT

Always confirm any request for money transfers, account updates or profile changes through official SACCO contacts.



AVOID CLICKING SUSPICIOUS LINKS

Fraudsters send fake links to steal your details. Access the Member Portal and services only through official channels.



REPORT LOST OR STOLEN PHONES IMMEDIATELY

Notify your mobile provider and the SACCO right away. You are liable for transactions until you report.



Be alert. Be smart. Be secure.

5 SAFE USE OF THE MEMBER PORTAL



Use strong passwords that are difficult to guess.



Change passwords regularly.



Do not share login credentials with anyone.



Always log out after using shared or public devices.



Ensure your contact details are up to date.



Regularly review your account activity and report any suspicious transactions.



OUR SHARED RESPONSIBILITY

Digital banking offers convenience, speed and accessibility. However, its effectiveness depends on responsible borrowing and strong security practices. Together, we protect our finances and grow our SACCO stronger.



NEED ASSISTANCE OR WANT TO REPORT FRAUD?

Contact Utafiti SACCO through our official channels.

- ✓ Do not reply to suspicious messages.
- ✓ Do not share your PIN or OTP.
- ✓ Use only official SACCO channels.
- ✓ Be alert. Be smart. Be secure.



**YOUR SECURITY.
OUR PRIORITY.
OUR FUTURE.**

July 2026 edition