



### Terms and Conditions for MoPay Users

1. Credit limits range from Rs 1,500 to Rs 50,000 and are valid for one year and are subject to credit approval.
2. Annual renewal applicable fees will be communicated to customers before the renewal is charged as a reminder.
3. MoPay is a product with 0% interest and no hidden fees.
4. A late fee of Rs 50 applies for each missed installment and the credit limit will be temporarily frozen until all arrears are settled.
5. MoPay is accessible only through Mo Finans and requires sign-up and upload of documents such as NIC, face verification, address verification, and employment details.
6. The application waiting period is 48 hours upon the date of sign-up completed.
7. All offers related to the product MoPay are subject to change without prior notice.
8. Products may be returned within 21 days of purchase, subject to the merchant's terms and conditions and approval.
9. Cim finance will not be held responsible, should the customer encounter issues with the products bought.
10. Age limit – from 18 to 69.
11. Repayments must be made exclusively through MoFinans and using the IPS platform. Payments via cards, internal banking, or cash at counters will not be accepted.
12. Contracts are to be signed exclusively through DocuSign within the MoFinans platform.
13. Purchases are restricted to designated merchants and must be completed using QR scanning via MoFinans. The list of designated merchants is available on MoFinans and the official website.
14. For any inquiries, please contact our customer service team on 203 6819.

#### Documents:

1. National Identity card
2. Proof of address - Utility Bill (CEB, CWA or Mauritius Telecom) & if not under applicant name – proof of relationship (Birth Certificate or Marriage certificate or rent book or reference letter)
3. Last salary slip and/or Bank statements
4. BRN (Self-employed)

