

TERMS AND CONDITIONS FOR THE SAFARICOM AUTO OKOA SERVICE

The following terms and conditions apply to the Safaricom Auto Okoa Service (“the **Service**”) by subscribing to this Service you will be deemed to have read, understood and accepted the same: -

1. The Service

- a. This Service enables eligible Safaricom Prepay subscribers to opt to receive an Okoa Jahazi credit facility every time their airtime is below Kshs 5/-.
- b. For providing the Okoa Jahazi credit facility to you, Safaricom will charge an advance fee of 10% for each request. This means that you will receive the requested Credit Advance less 10%.

2. Launch of Service

The Service will run from 0000 hrs on 14th June 2018.

3. Eligibility

This Service is open to all Safaricom Prepay subscribers who:

- a. use the Okoa Jahazi Service and repay their Credit within the required time.
- b. have a monthly average usage of Kshs. 500 and above.

4. How to Participate

- a. Eligible subscribers **dial *131# or *456*2#**, select “**Auto-Okoa**” and choose “**Subscribe**” and select the amount of Okoa Jahazi you want to borrow.
- b. On successful subscription, the subscriber will receive a confirmation SMS message.
- c. Once you opt into the Service, you will be credited with the amount of Okoa Jahazi subscribed to when you initiate a call and the airtime threshold gets below Kshs. 5/-.
- d. A notification message will be sent to you to confirm award of the amount received.
- e. The Auto Okoa Jahazi Service is only applicable:
 - i. if the customer has subscribed to the service by dialing *131# or *456*2#

- ii. if the customer has an average monthly revenue usage of Kshs. 500/- and above.
 - iii. If a customer does not have an existing Okoa Jahazi loan and pays within the required time frame.
- f. When you top up, the entire outstanding Credit will be deducted in one instance.
- g. Once repayment has been made, you will receive a message confirming the amount recovered and the new outstanding debt, if any.
- h. The balance of the Auto Okoa Jahazi debt must be fully repaid within five (5) days from the date of issue failing which you will be blacklisted for 24hrs.

5. Privacy

(a) Definition

“**Personal Information**” means personal identifiable information as prescribed in the Data Protection Act which includes but is not limited to name, address, phone number, identification number, location data.

(b) Collection of information

We are required by law to collect certain personal information and are legally obligated to deny you the service if such information is not availed.

Apart from the legal obligation mentioned above, we also need to collect your Personal Information for quality service delivery. Please note that although this is voluntary, without such information we may not be able to provide quality service.

(c) Privacy

We are committed to respecting and protecting the privacy of the information we collect from you. Our privacy statement, as updated from time to time, explains how we treat your personal information, who we share your information with and measures taken protect your privacy when you use our Service. This can be found on [Safaricom Data Privacy Statement](#). If unable to access the link or our website, please reach us on any of our customer care channels to receive a copy.

(d) Minors

When registering a minor as a Safaricom subscriber, a person with parental authority shall open and maintain an account in their name for and on behalf of the minor. For purposes of these Terms and Conditions, a person with parental authority shall include

the birth parents of a minor, legal guardian or other person who can demonstrate legitimate authority over the minor's affairs.

5. Extension of Terms

(a) Save as modified above, these Terms and Conditions are supplemental to and subject to the published Safaricom Okoa Jahazi Service, Safaricom Okoa Bundles Service, the Safaricom Prepay Terms and Conditions including the provisions on Privacy and terms of use for any other Safaricom Services that you may be enjoying available on www.safaricom.co.ke.

(b) Safaricom reserves the right to amend or vary these terms and conditions or to withdraw the Service at any time. In any of these events, notice will be given via SMS to the eligible subscribers and will be effective immediately or as at the date referred in such notifications. Any update to the privacy terms will be available on the Safaricom website www.safaricom.co.ke and will take effect from the date of notification of the update.

(c) These Terms and Conditions are available at www.safaricom.co.ke
