

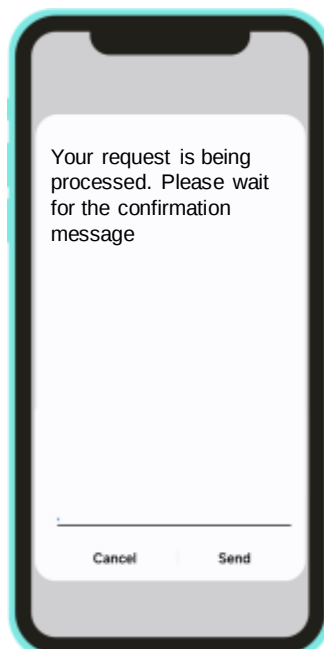
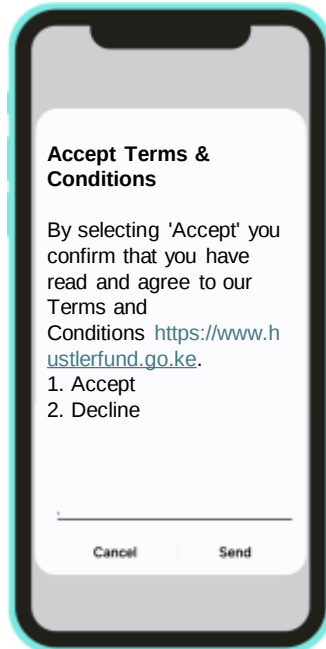
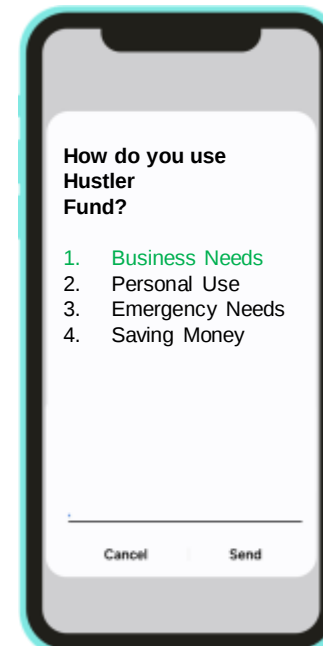
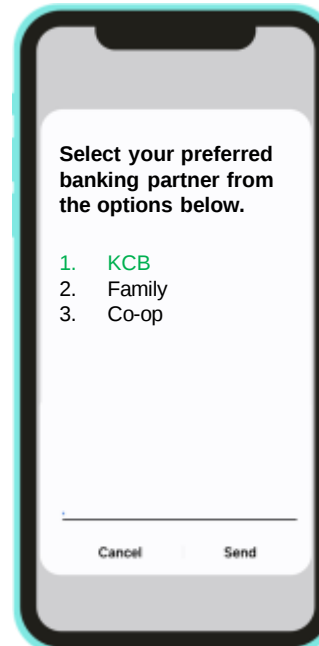
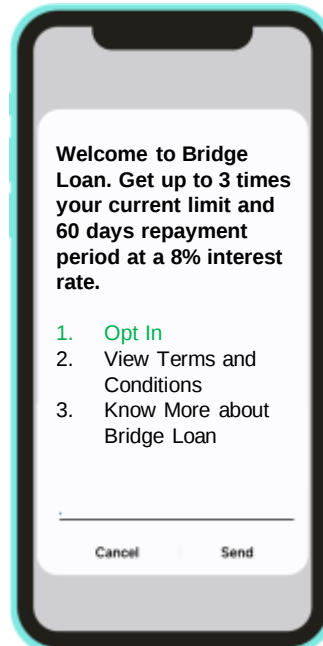
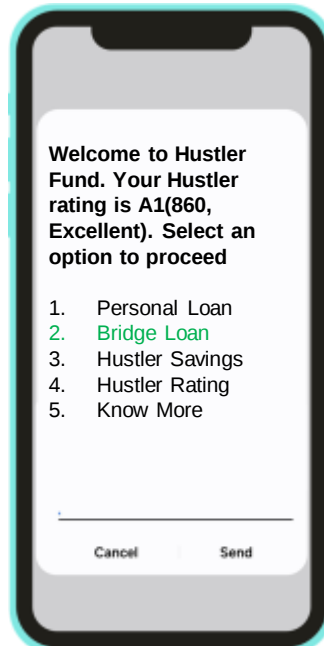
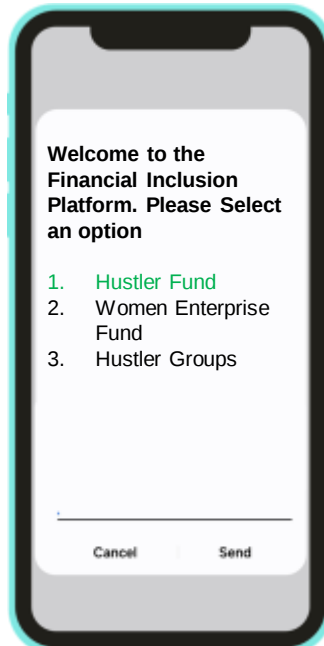
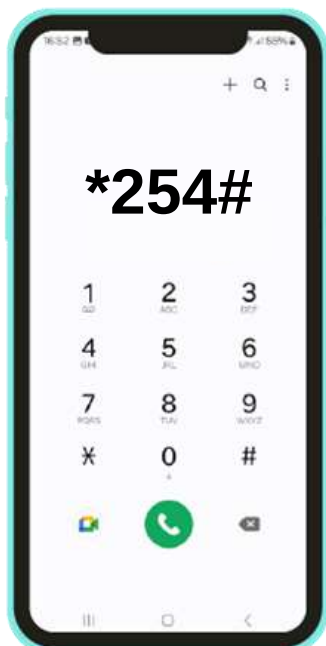
BRIDGE LOAN CUSTOMER JOURNEY



BRIDGE LOAN PRODUCT RULES

- Bridge loan product is a product that upgrades the profile of the good borrowers
- Must be a Hustler Fund customer
- Identification document must be a national ID Card
- Customer must accept Terms and Conditions
- Customer must select their preferred participating banks.
- Customer can only access one loan at a time
- Loan tenure will be 30 days
- Interest will be charged at 8% per annum for the first 30 days and will increase to 9.5% on day 31
- Interest will be accrued daily
- Must be a repeat customer [borrowed a minimum of 5 consecutive times] with an average loan repayment period within 44 days.
- A good borrower who has borrowed >4 on personal loan and repaid within 44 days, will be advised to borrow (personal loan) and repay averagely within 14-45 days to qualify for loan.

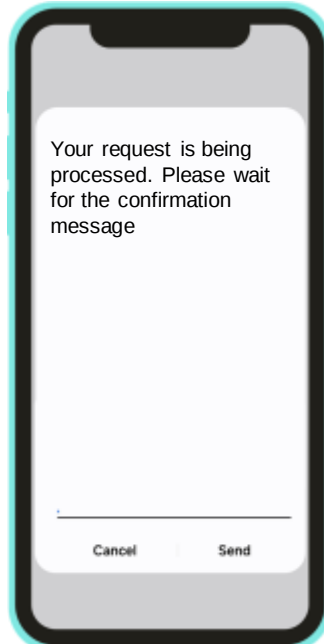
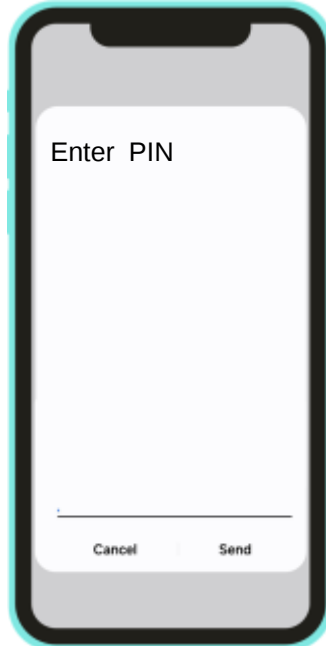
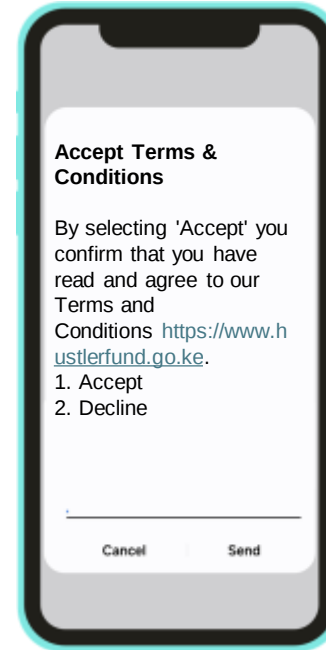
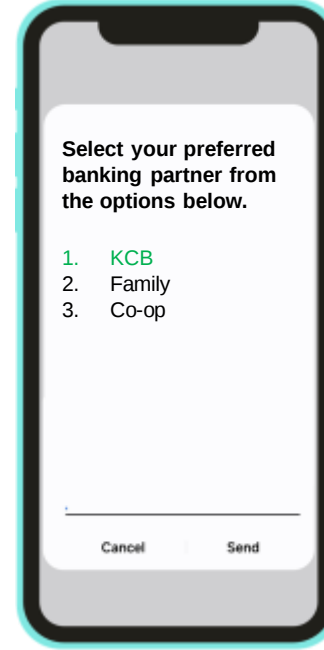
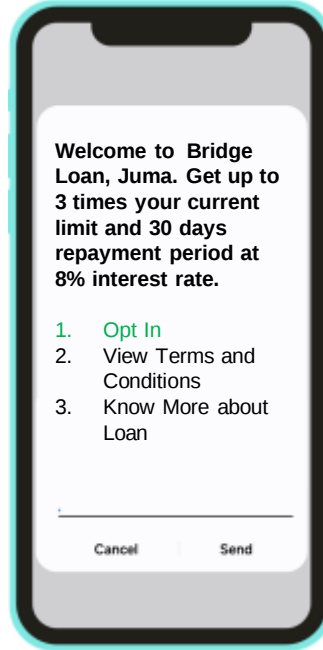
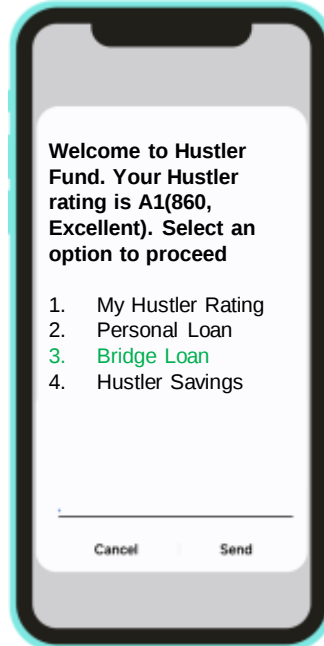
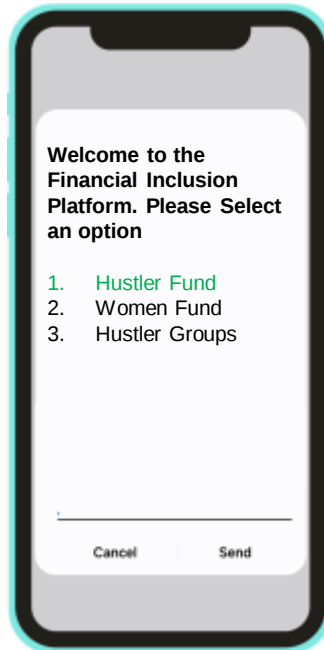
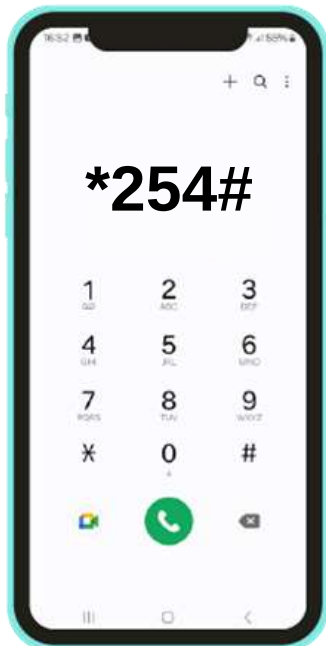
Bridge loan successful Opt In



SMS - Successful

Dear Customer, you have successfully opted in to the Bridge Loan with Bank A. To check your limit and request a loan, please dial *254# or use the Hustler Fund miniapp on M-PESA App

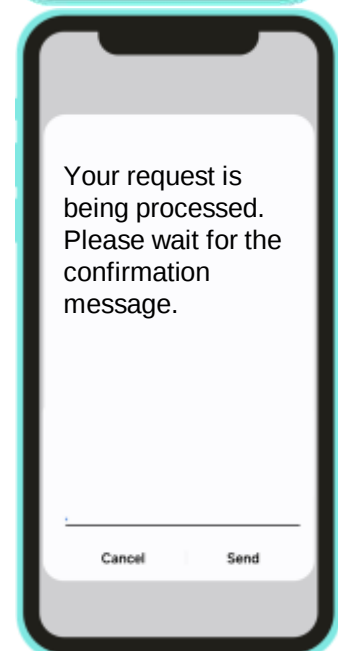
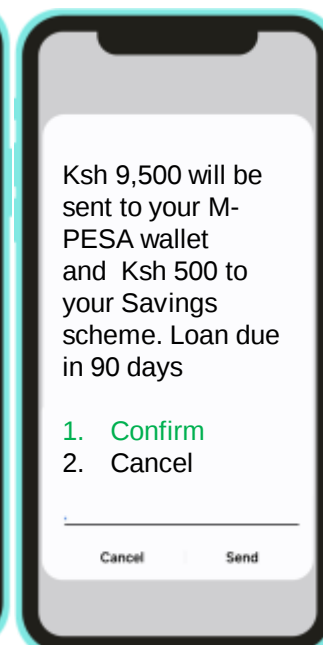
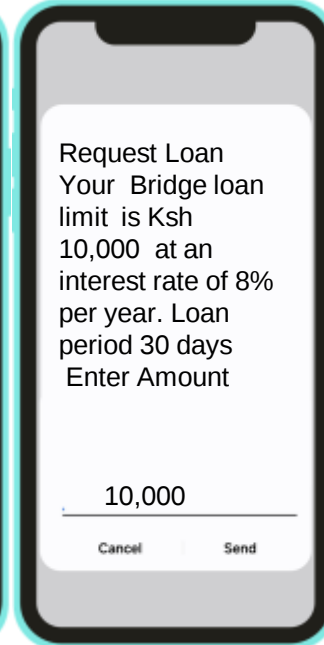
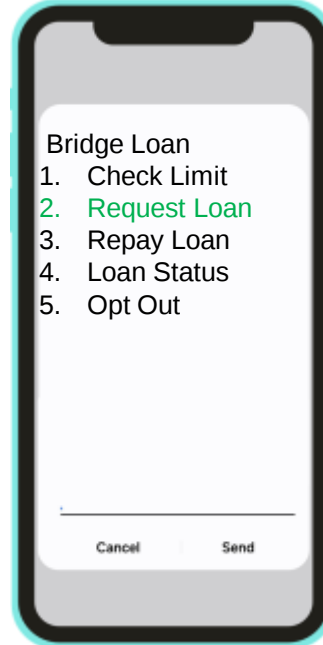
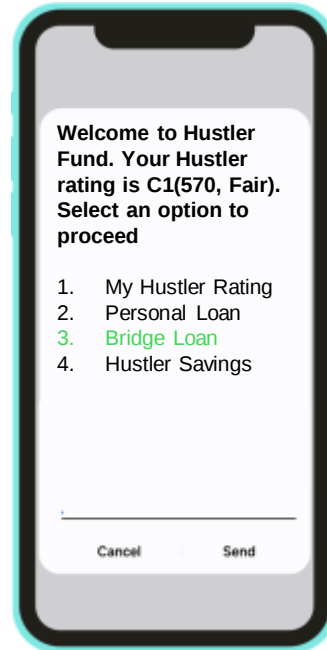
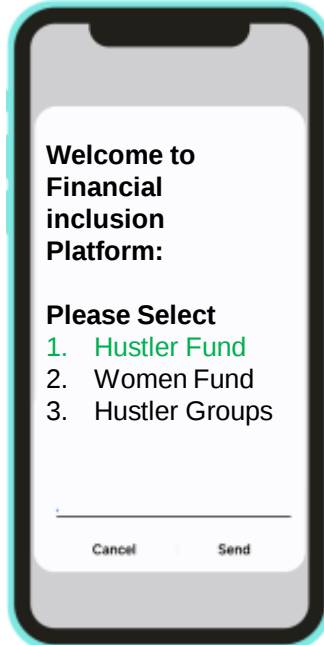
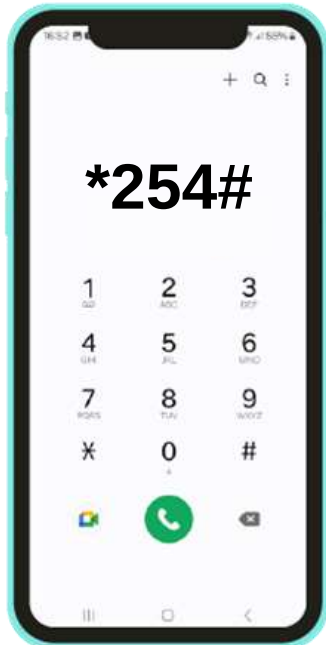
Bridge loan successful Opt In – non-business needs



SMS - Successful

Congratulations Juma! Your Hustler Rating of A1, has qualified you for the Bridge Loan, with a new loan limit of Ksh. 3000. Dial *254# to borrow a loan or use bit.ly/mpesaapphustlerfund.

Request for Loan

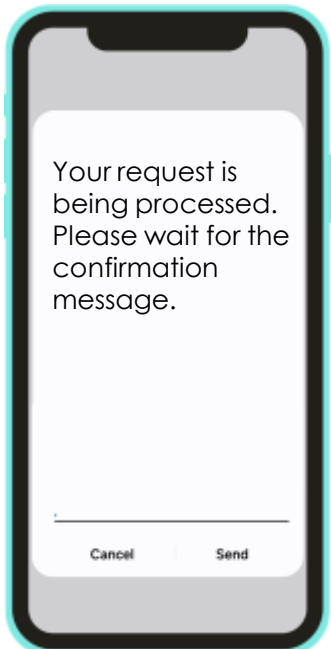
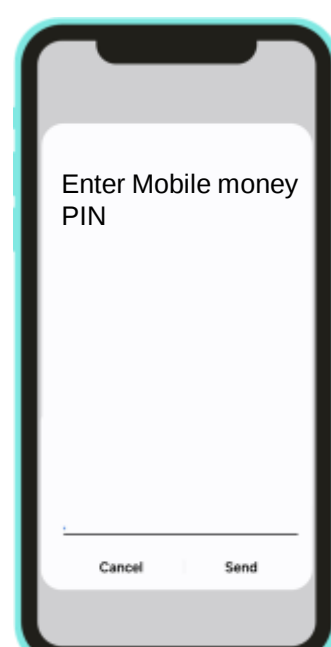
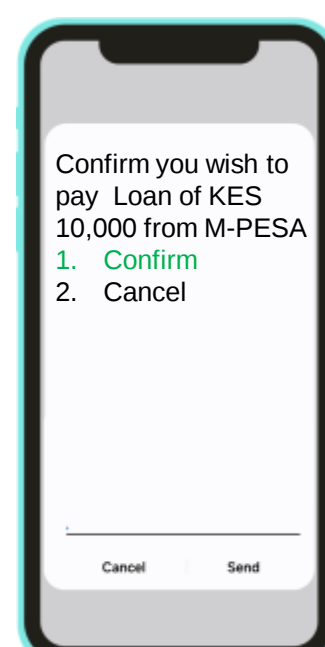
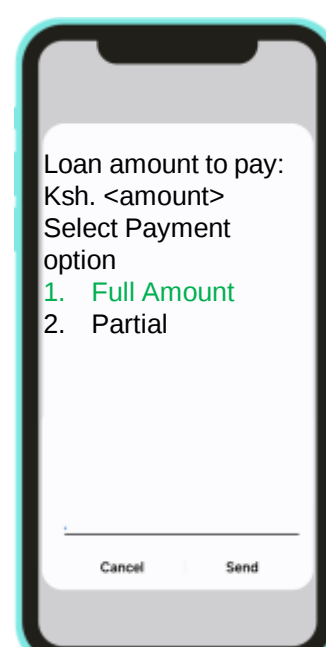
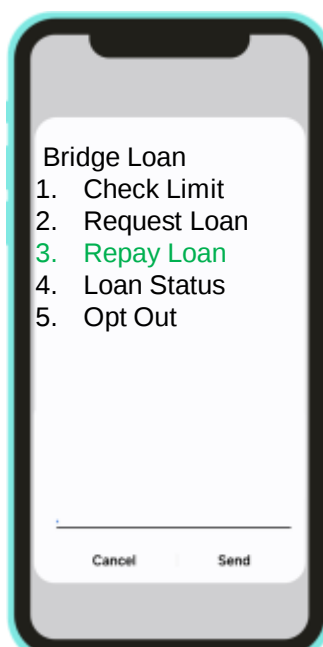
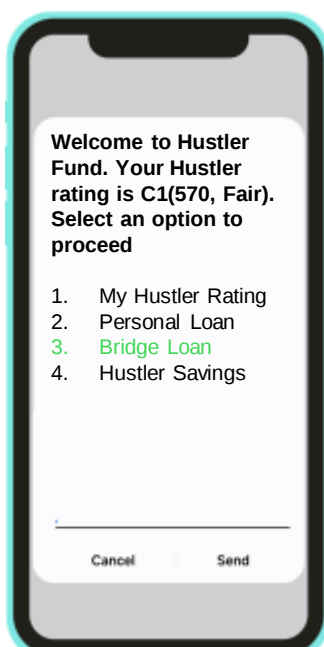
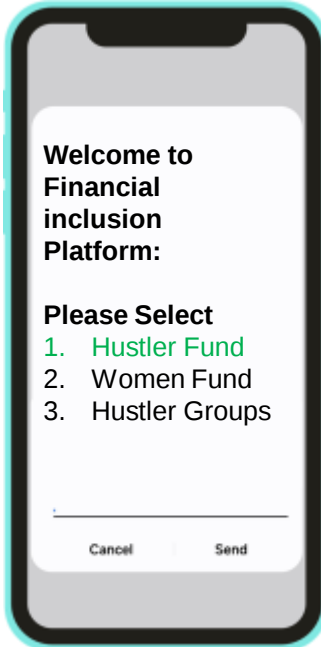
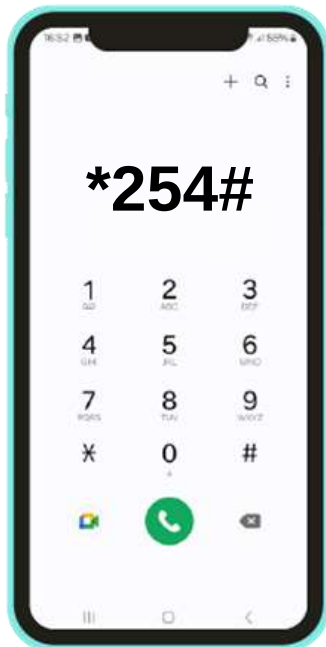


SMS – Hustler Fund

SMS – M-PESA

Dear Customer, your Loan request for KES 2,000 has been processed successfully. KES 40 has been sent to the Savings scheme. Your loan is due on 31/03/2025.

Repay Loan - (Full)



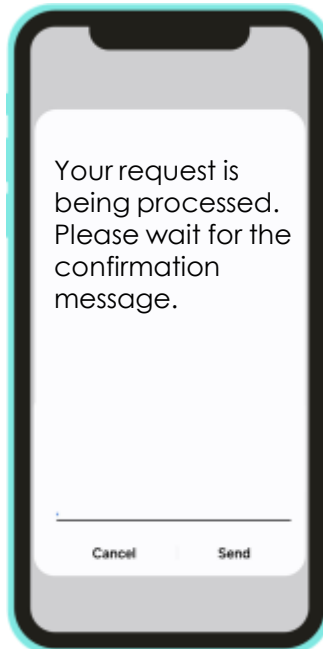
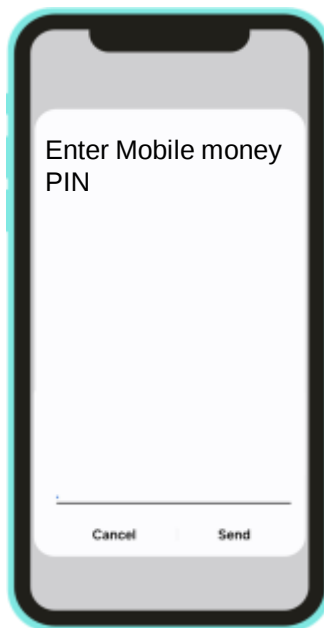
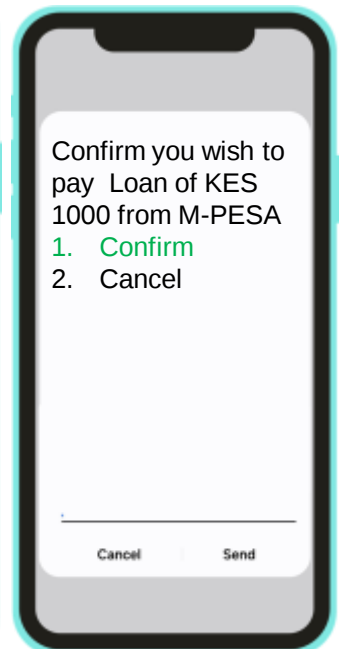
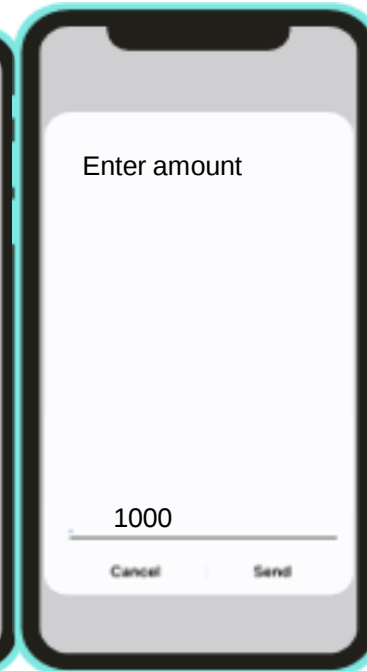
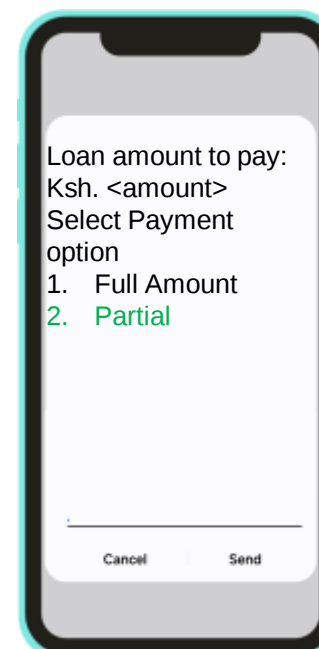
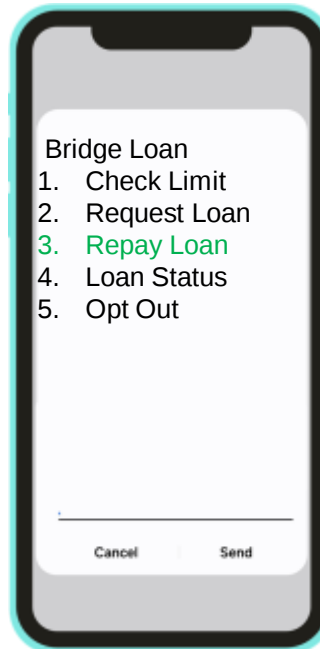
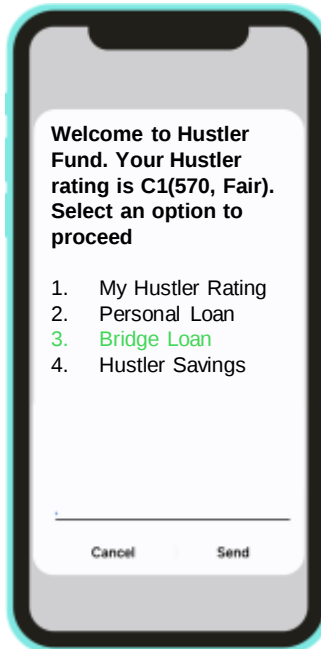
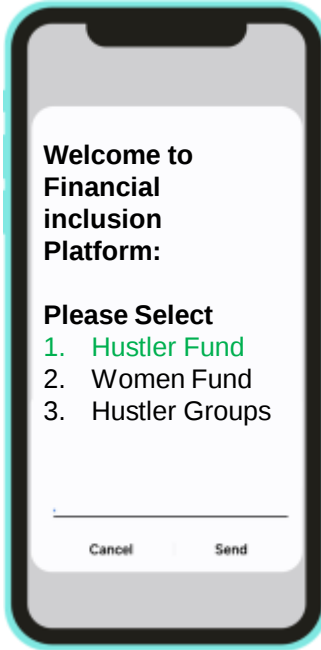
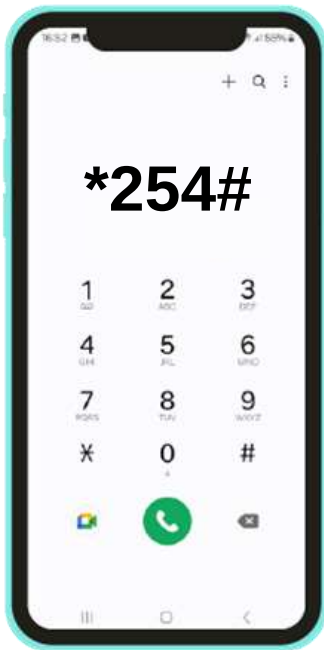
SMS – Hustler Fund

Dear Customer, you have fully paid your Bridge Loan, and your loan balance is now zero.

SMS – M-PESA

SIQ3XPYC5T Confirmed. You have sent Ksh10,000.00 to Hustler Fund on 26/09/2024 at 05:59 PM. New MPESA balance is Ksh253.00.

Repay Loan - (Partial)



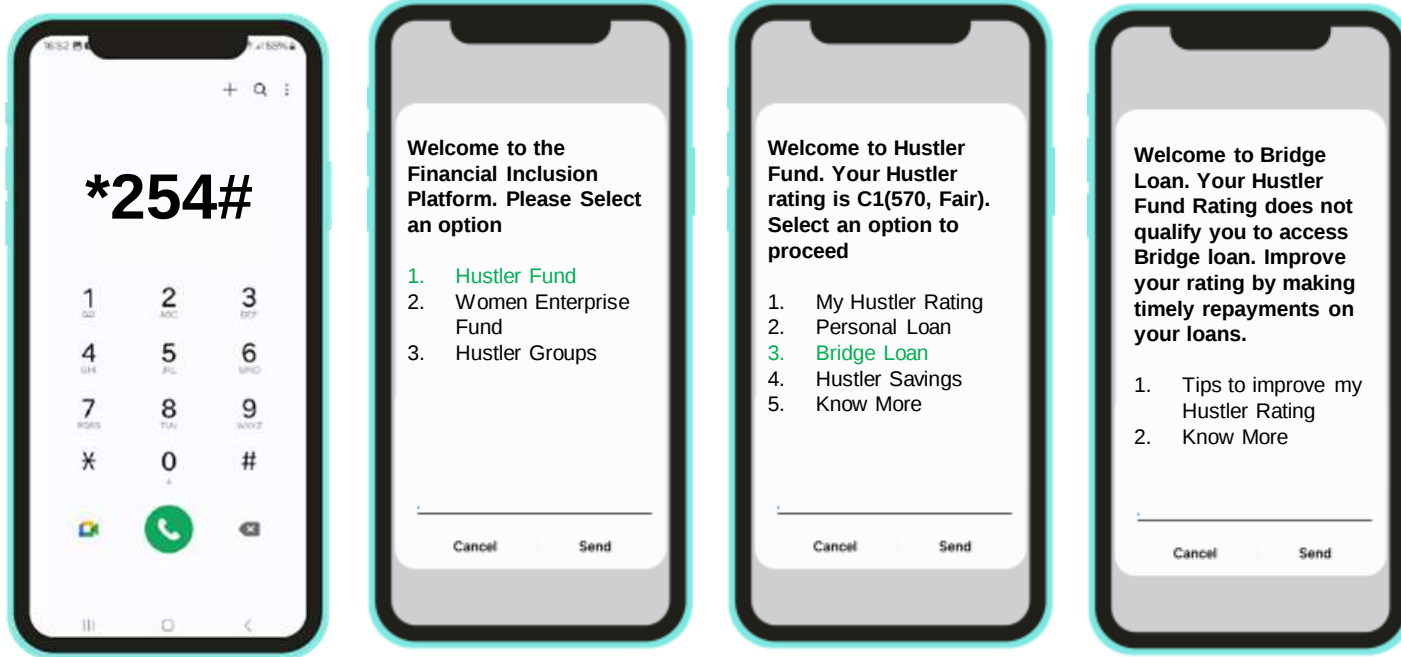
SMS – Hustler Fund

Dear Customer, you have fully paid your Bridge Loan, and your loan balance is now zero.

SMS – M-PESA

SIQ3XPYC5T Confirmed. You have sent Ksh10,000.00 to Hustler Fund on 26/09/2024 at 05:59 PM. New MPESA balance is Ksh253.00.

Opt In View of a Low Rating Customer



SMS – Not meeting Criteria

Dear Jane, your current rating of C3 does not meet the eligibility criteria for this loan product. To improve your rating, aim to make timely repayments on your personal loans. Dial *254# to borrow or use bit.ly/mpesaapphustlerfund.

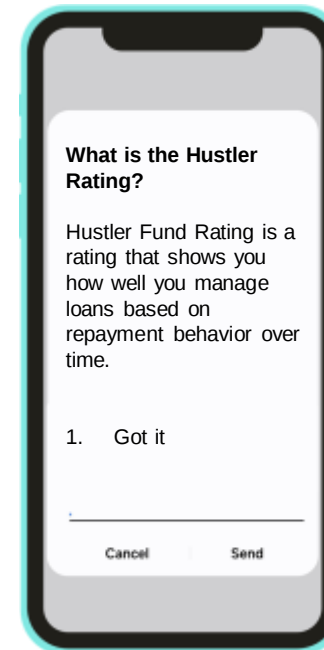
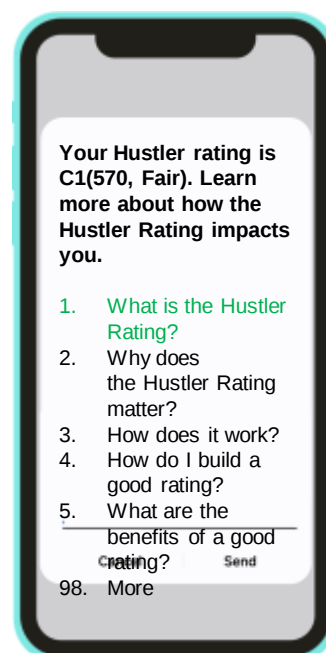
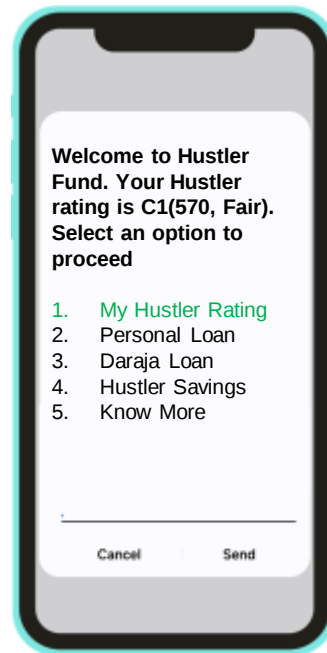
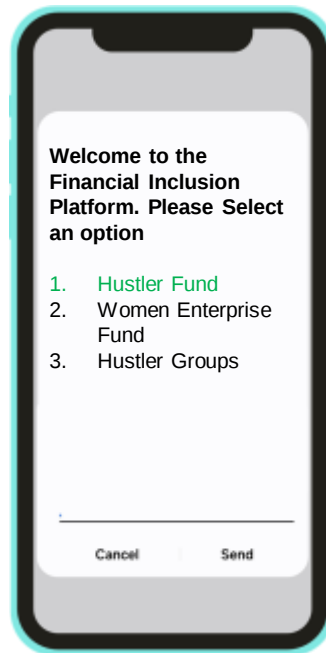
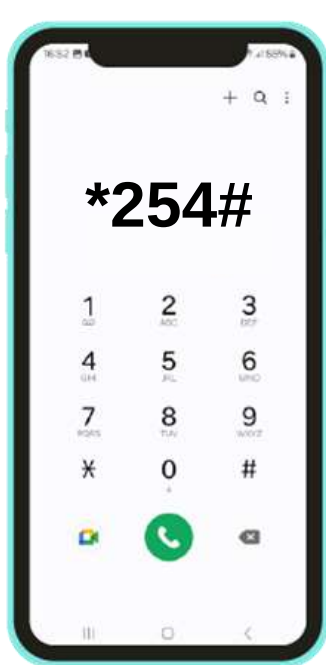
SMS - Has outstanding loan

Dear Jane, your current rating of C3 does not meet the eligibility criteria for this loan product. To qualify, work on repaying your outstanding personal loan and aim to make more timely repayments on your personal loan. Dial *254# to repay your loan or use bit.ly/mpesaapphustlerfund.

SMS – A New Customer

Dear Jane, Your Hustler Rating of C3 does not qualify you for the Bridge Loan product. To improve your rating, borrow and make timely repayments on your personal loan. Dial *254# to borrow or use bit.ly/mpesaapphustlerfund.

Hustler Rating – My Hustler Rating



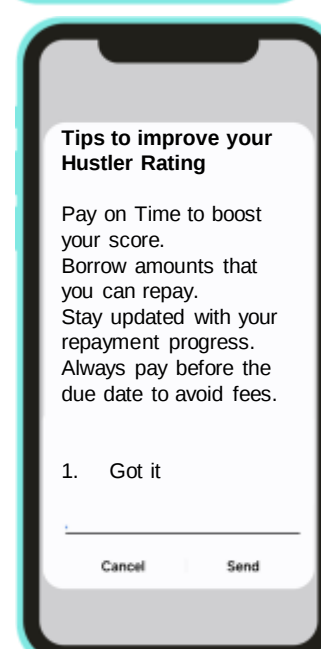
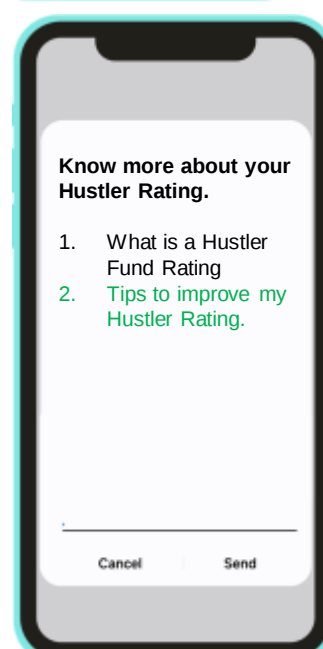
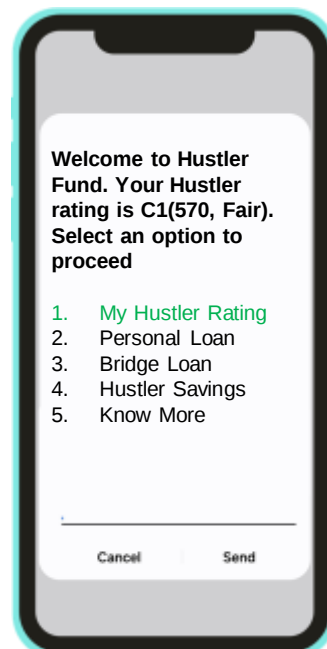
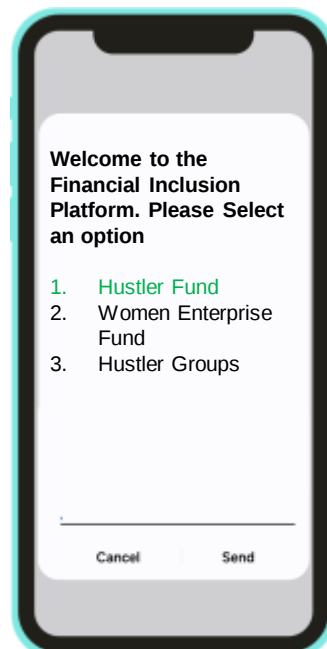
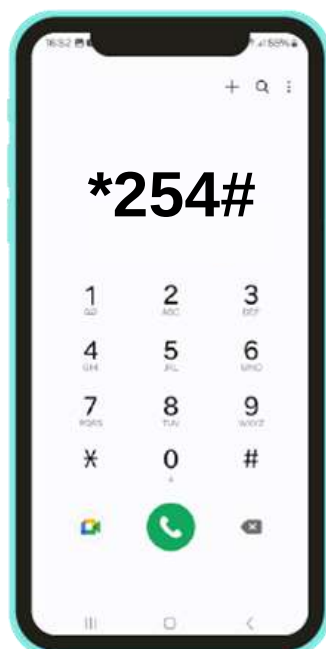
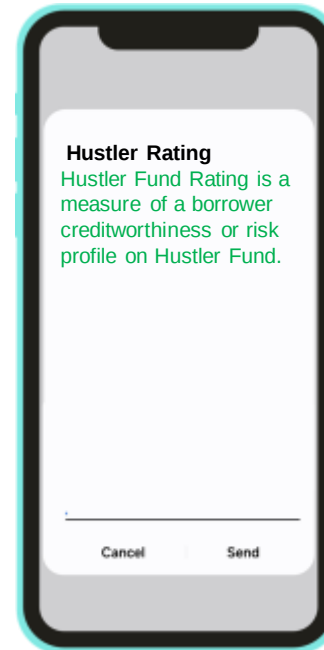
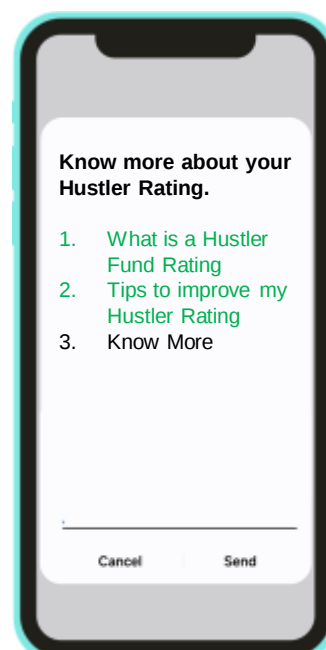
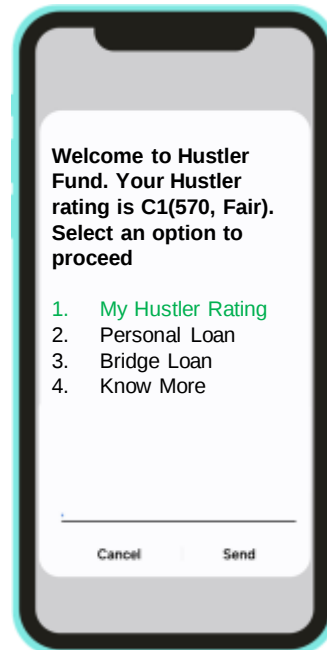
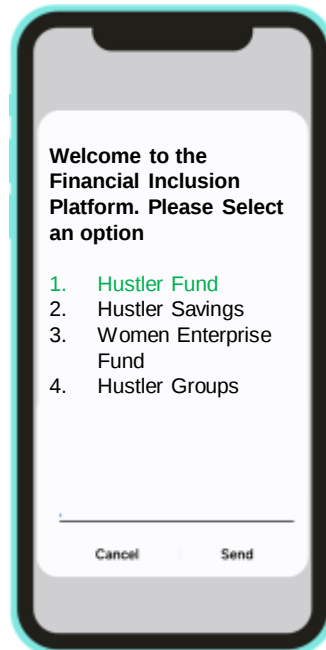
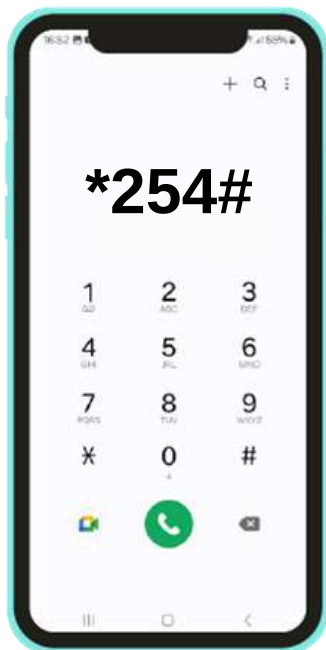
SMS

Learn More about Hustler Fund Rating.

Hustler Fund Rating is a rating that shows you how well you manage loans based on repayment behavior over time.

Dial *254# to borrow a loan or use bit.ly/mpesaapphustlerfund.

Hustler Rating – Tips to Improve Score



SMS

Dear Jane, improve your Hustler Rating with the following tips:

1. Pay on Time to boost your score.
2. Borrow amounts that you can repay.
3. Stay updated with your repayment progress.
4. Always pay before the due date to avoid fees.

Dial *254# to repay your loan or use bit.ly/mpesaapphustlerfund.

THANK YOU