M-CHAI SERVICES

You can now access your Sacco account through your mobile at any time by registering for the M-Chai service. After registering for the M-Chai service dial *645# on your phone to access the following services:

a. Enquiries
b. Airtime purchase
c. Withdraw to M-Pesa
d. Deposits
e. Check mini statement
f. Inter account transfer
g. My Account

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*645#

ONLINE MEMBER PORTAL:

■ Register on the member portal for free access to your Sacco statements
   and monitor performance of loans you have guaranteed
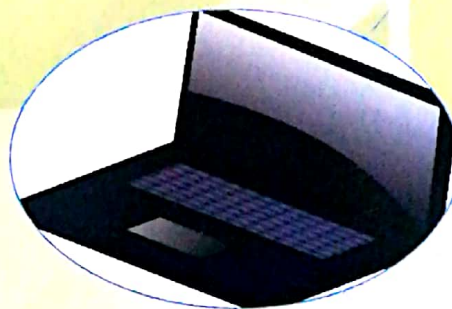■ You must have a valid email address to register for this service.

Member Portal

| 1. Register on Sacco website www.chai-sacco.co.ke | Access to Internet needed | Unlimited Online Statement Access |

| 2. Activate Password through link sent to your email | | Monitor Repayment of Loans you guaranteed |

| 3. **Username:** Your ID Number | | Online Loan Calculator |

| 4. System generated **One-Time-PIN** every time you are logging in. - Sent to your phone | Accessible through computer or smartphone | Online Account Balances |

M-PESA PAYBILL NUMBER 544200:

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a. You can pay money into your Sacco accounts
b. You can also repay your loans at any time using your phone.

Follow the steps below:

1. On your phone go to **M-Pesa Menu** | Select **Lipa Na M-Pesa** I Select **Pay Bill** Enter Business No. **544200**

2. Under Account Number - Enter Your National ID and The Product Code for the product you would like to pay for e.g. if your ID No. is **12345678 and you are paying Member Deposit** then your account number is **12345678MD. Do not leave a space between the ID No and the product code.**

For Groups: Use the Group Registration Number as per the registration certificate followed by the product code as the account number.

The products codes are as in the table below.

3. Enter - **The Amount** you are paying | Enter **PIN** | Press **OK** to confirm the payment.

Products Codes:

Savings Products	Code
Registration Fee	RF
Share Capital	SC
Member Deposit	MD
Savings Account	SSA
Fixed Deposit Account	FD
Chai Angel Junior Account	CA
Chai Premier Holiday Account	CH
ChaiFama Account	CF
Biashara Account	BA
Deposit cover Account	DFA
Group Account	GS
Corporate Account	CS
Agent Account	ASA
Chai Diamond Account	CDI

LOANS	Code
Main Loan	ML
Super Loan	SL
Emergency Loan	EL
Product Loan	PL
College Loan	CU
School Fee Loan	SF
Jeki Loan	JL
Vision Loan	VL
Chai Okoa	OJ
Golden Loan	GL
Salary Advance	SA
Chai Sacco eLoan	CEL
FOSA Loan	FL
Group Loan	GR
Green Leaf Loan	GA
Defaulter's Loan	DL

NOTE:

Pay Bill payments will be automatically posted into the account specified and you will receive a system generated SMS confirming the successful payment.

Pay for one product per transaction.