

Britam

With you every step of the way

Imarika Mradi *Wallet*



Make Your Goals a Reality

To sign up: **Dial *778#**
& select Imarika wallets

MRADI *Wallet*

So, what do you want your money to do? Where do you see yourself in the next few years? What do you see yourself owning or enjoying? The Mradi wallet is the vehicle to help you own your new phone, your dream wedding, your Master's Degree or that new car.

Key *Benefits*

- Superior returns: Earn competitive returns on your investment of 8 - 12% per annum.
- Affordable: Contribute from a minimum of only Kes 200 or choose to do lump sum contributions from Kes 50,000.
- Free Life Insurance: Enjoy Free Life Insurance cover of Kes 50,000 Short term: Access your funds from 9 months at no charge.
- Multiple Wallets: Create and name as many wallets as you need towards your goals.
- No withholding tax: Save 15% tax on the interest, as Imarika is not subjected to withholding tax. Further, you can also apply for tax relief if the policy is for 10 years or more.

The Sign-up *Process*

1. You only need your phone, ID number and KRA pin number
2. Dial *778# on your phone • Complete the simple registration process
3. Once you receive a temporary pin, dial *778# again and use it to login
4. Select "Imarika Wallets"
5. Select "Mradi (Project) Wallet"
6. Select "Create Wallet" and enter your preferred name e.g. New car. You can create as many wallets as you need.
7. Input promo code (if applicable)
8. Deposit your first instalment
9. Enter M-pesa pin
10. You receive a confirmation SMS for receipt of funds and you are well on your way to achieving your goals

How to *Top up*

1. Dial *778# on your phone
2. Enter your pin
3. Select "Imarika Wallets"
4. Select "Existing Wallet"
5. Select "Top-up"
6. Enter amount
7. Enter M-Pesa pin

• Note that top-ups take 48 hours to reflect as part of your balance.

How to *Check Balance*

1. Dial *778# on your phone
2. Enter your pin
3. Select "Imarika Wallets"
4. Select "Existing Wallet"
5. Select "Check balance"

How to *Withdraw*

1. Dial *778# on your phone
2. Enter your pin
3. Select "Imarika Wallets"
4. Select the wallet you would like to withdraw from and the amount
5. Confirm withdrawal
6. Await a call from our representative (within 24 hours)
7. Funds should be received on M-Pesa within 4-7 working days

Note: Withdrawals within the first 9 months will be subject to an early exit charge of 15% of the fund value being withdrawn

Eligibility

1. Kenyan citizen with a valid national ID and KRA pin number
2. Aged between 18 and 75 years
3. An email address for future communication

Management *Fee*

Management Fees: 0.33% per month

To sign up: Dial *778#, select Imarika wallets and create your wallet. Minimum investment is Kes 200

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