



Specific Terms & Conditions Vodafone M-VATU SERVICES

Description

The Specific Terms and Conditions of Vodafone M-VATU services shall apply to Registered and Unregistered M-VATU Services Users.

The M-VATU Services and Tariffs mentioned in the Specific Terms and Condition for Vodafone M-VATU Services shall commence on the 25th October 2019. Customers opt-in to use these Services are subject to the following Specific Terms and Conditions

For purposes of this Specific Terms and Conditions the following words shall mean:

“Registered User” refer to Vodafone Customer who is registered to M-VATU service and are eligible to use M-VATU services

“Unregistered User” refers to Vodafone Customers and/or Customers from other **telecommunication** operators who are not registered to M-VATU services but is eligible to use M-VATU Service of Cash Withdrawal only.

“M-VATU Agents” The mobile money agent is the provider's retail arm, supporting cash-in/cash-out transactions as well as person-to-person fund transfers, mobile phone airtime purchases, and bill payments

“Secret PIN” – refers to the 4-Digit secret PIN of an M-VATU Registered User. This PIN allows the user to use M-VATU Services securely

Terms and Conditions

1. Eligibility

- a) Vodafone M-VATU registered users are eligible for this service

b) Un-registered users who are Vodafone customers or other operator are eligible for M-VATU withdrawal service only.

2. Offer(s) Description

Obtaining E-Money

A Customer seeking to use M-VATU services is required to have e- Money in their Mobile e-wallet. To obtain E-Money into your e-wallet Customer follow this process-

1. To top up E-Money, visit a Vodafone shop or an M-vatu agent
2. Request E-money top-up
3. Provide your phone number to the agent
4. Make a cash deposit amount to top-up as E-money into your account.
5. You will receive a notification from '**M-Vatu Vodafone**' confirming your transaction.

There is no transaction fees to obtain e-money.

Vodafone M-VATU (Mobile money service) is an electronic wallet services that allows users to store, send, receive money, undertakes bill payments and purchasing of Refill using their mobile phones from anywhere in Vanuatu. Vodafone M-VATU Services for the Pilot launch shall include:

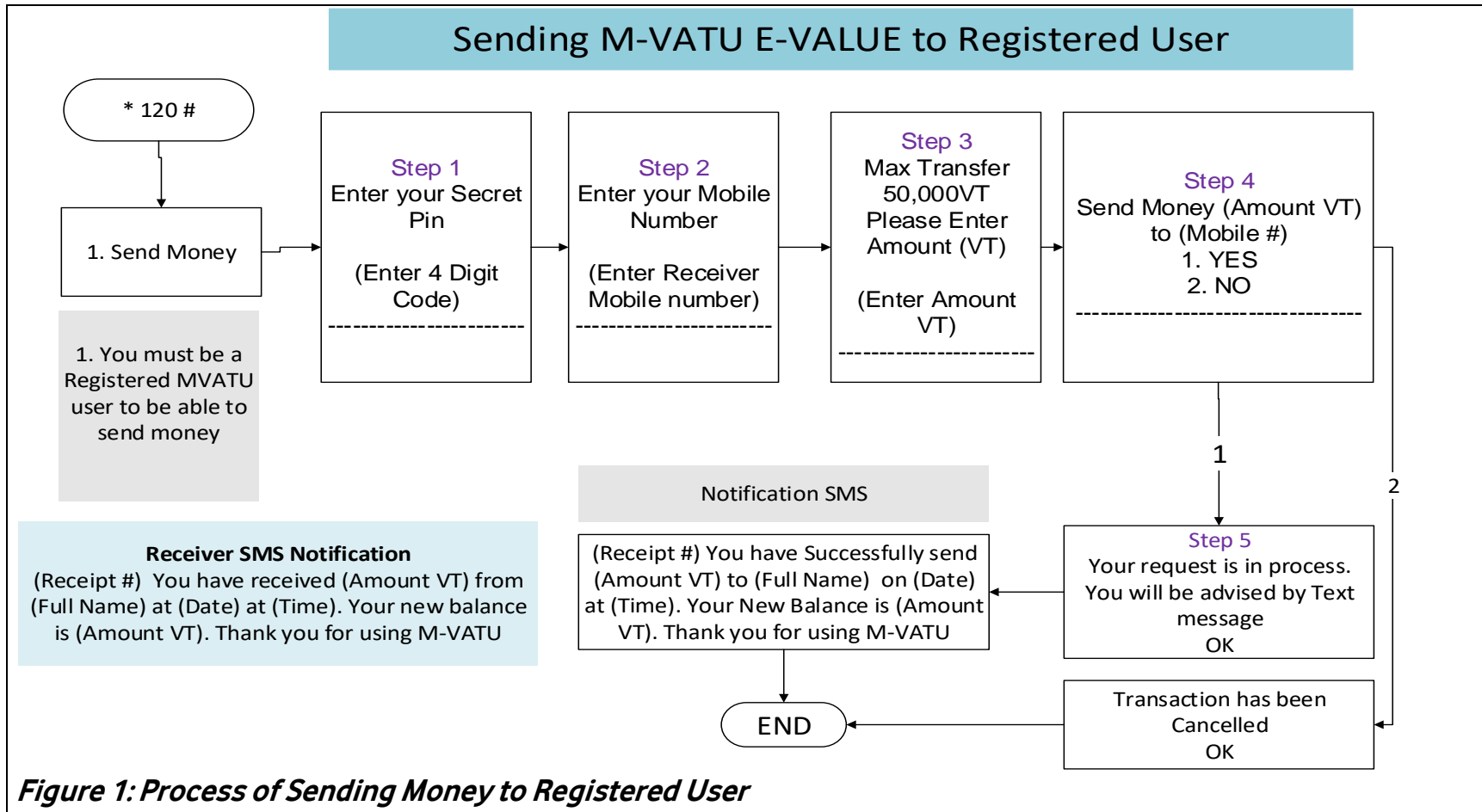
1. Cash In / Cash Out : Exchange of e-value for liquid cash at any Mobile money agents
2. P2P Money transfer: Person-to-Person, sending money between individual people
3. C2B payment: Consumer-to-Business, e.g. payments of contract/utility bills/ other payments to institution or businesses
4. Payment of Refill or Airtime

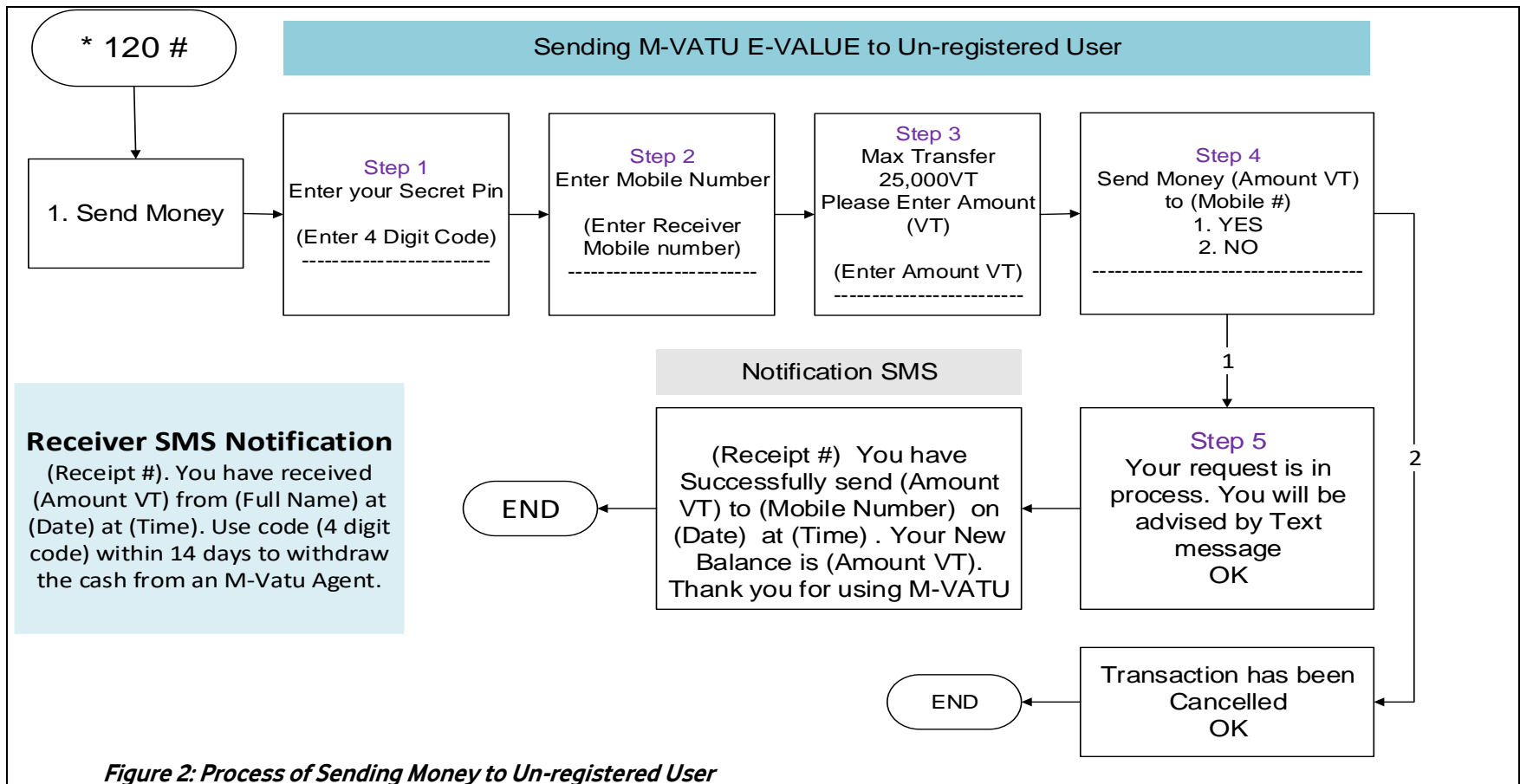
M-VATU service shall be accessible through the USSD menu of *120# for registered users only. The USSD menu includes:

1. Send Money,
2. Withdraw Cash,
3. Buy Credit,
4. Bill Payment
5. My Account and
6. Fees and Charges.

a) **Send Money** – allows registered users to send money to another user either a registered user or an unregistered user. The process of sending money to Registered and Un-registered user is described in Figure 1 and Figure 2 below.

Once a customer has successfully send money using either processes in Figure 1 and Figure 2 below the customer will receive a notification SMS from 'mVatu_Vodafone' give a '(Receipt#) You have successfully send (Amount VT) to (Full Name) on (Date) at (Time). Your New Balance is (Amount VT). Thank you for using M- VATU'.





b) **Withdraw Cash** – allows registered user or unregistered users that receives an sms notification from mVatu_Vodafone of Cash receipt to withdraw cash at any M-VATU agents. The process of withdrawing cash for Registered and Un-registered M-Vatu users is described in Figure 3 and Figure 4 below.

Where a Customer fails to withdraw funds transferred to their mobile by sms notification from mVatu_Vodafone within 14 days, the Vodafone M-VATU will automatically transfer the e-money back to the Customer who send the e-money.

Registered User withdrawing Cash

Registered User:

1. You must produce valid ID in order to receive money
2. You are not required to register in order to withdraw money
3. You must show "send money" sms notification as proof of transaction

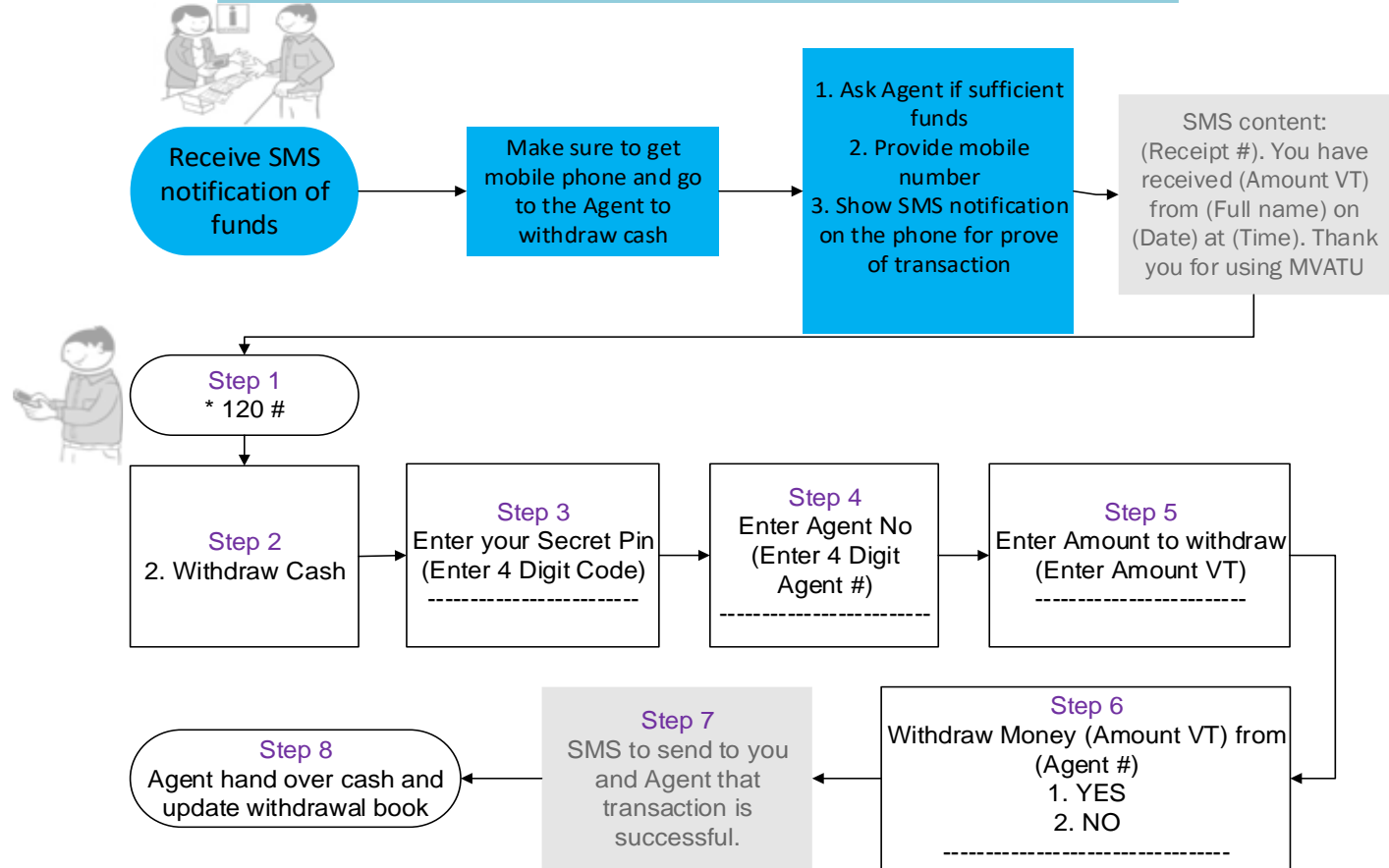
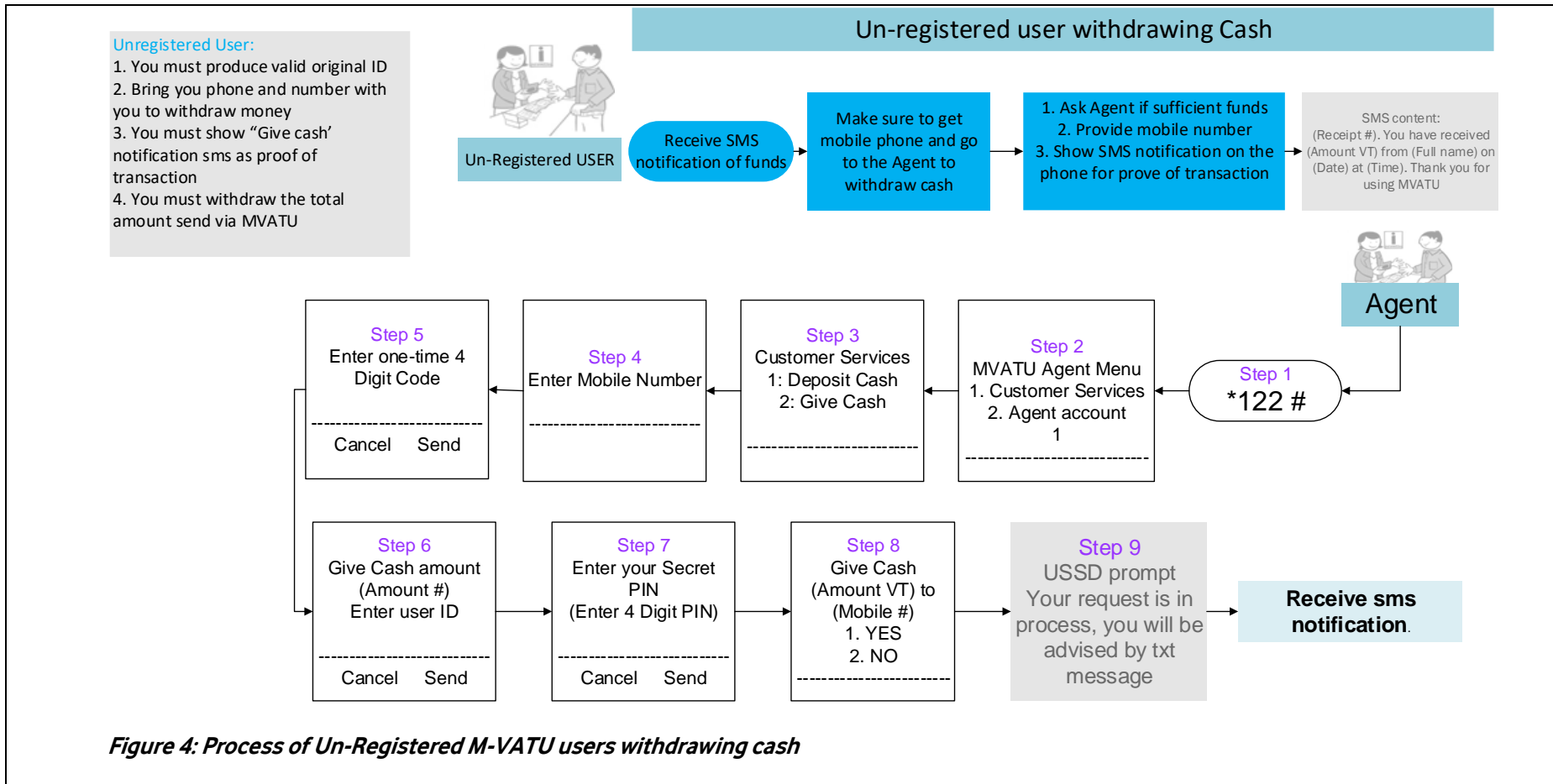
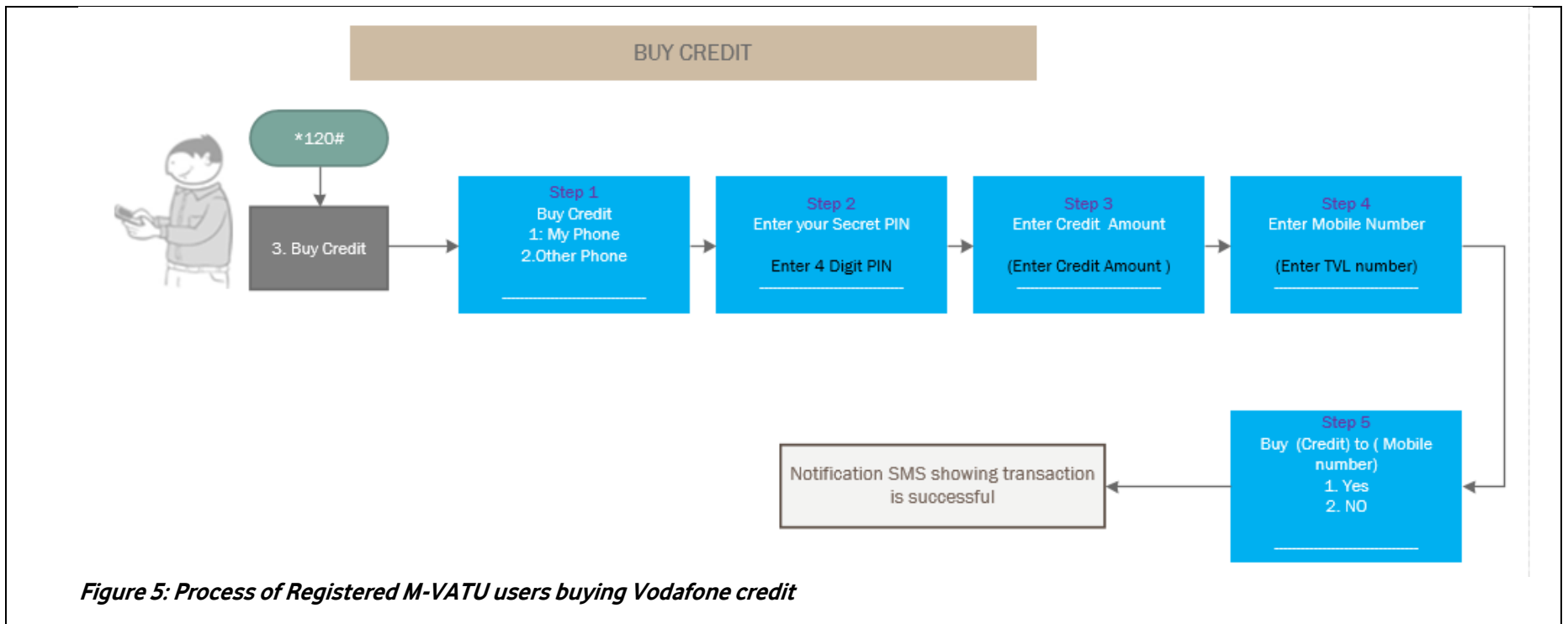


Figure 3: Process of Registered M-VATU users withdrawing cash



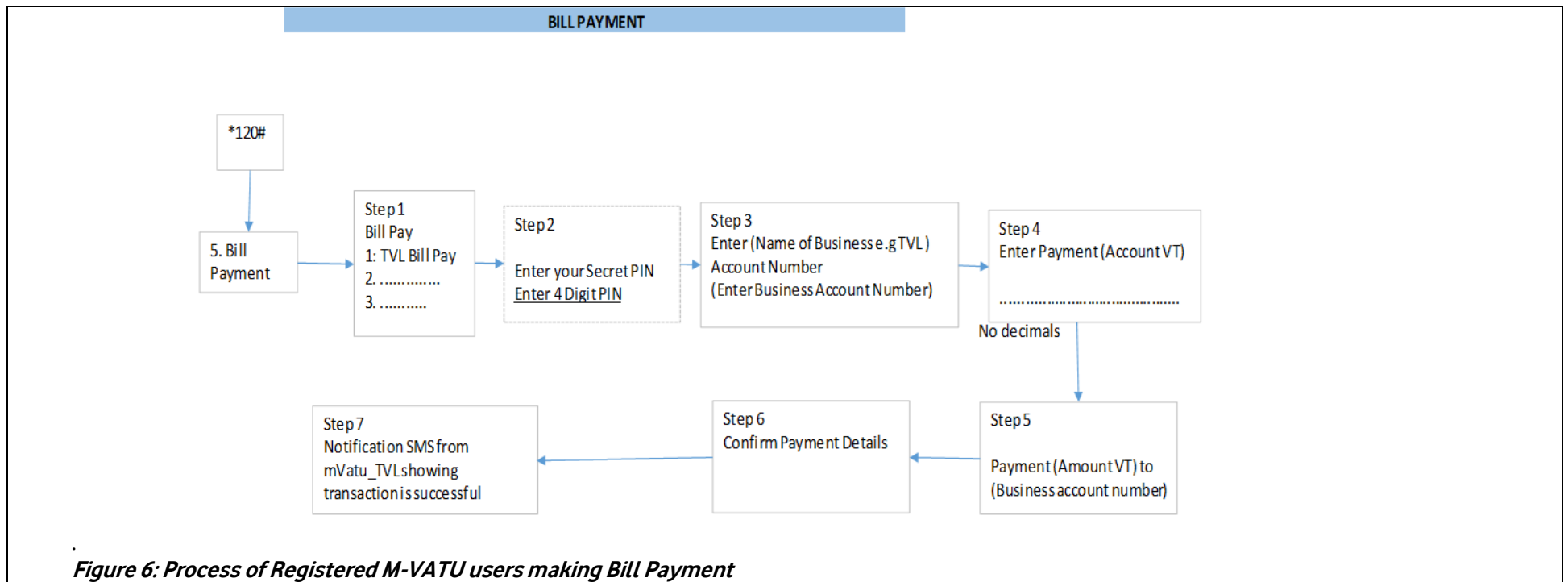
c) **Buy Credit:** M-VATU users are eligible to purchase Vodafone credit through M-VATU services. The process of Registered users purchasing Credit is described in Figure 5 below:



d) C2B payment: Consumer-to-Business (Bill Payment):

M-VATU billpay services is available to registered M-VATU customers. In order to make payments to businesses that are registered with M-VATU the customers will need to have e-money in their M-VATU accounts which can be obtained from any Vodafone shop or M-VATU agent. M-VATU users are eligible to buy their Vodafone Bill through M-VATU services. The process of buying any Bill through M-VATU is described in Figure 6 below.

Upon accessing the 'Bill Payment' menu the Customer will find a list of names of Businesses that have agreed to use M- VATU services for Bill payment. The Customer will then select the Business name to which the customer wish to make their Bill payment.



3. Registration of Service

- a. Customers shall visit any Vodafone shops or any outlet to register for M-VATU services.
- b. Customer must have with him/her upon registration a valid ID of one of the following, Passport, VNPf ID card, Driver's License or National ID.
- c. Customer must provide full detail required to fill up a Registration form
- d. Eligible customer who have registered in the system shall receive a notification sms confirming their registration and issuing a 4 Digit code to activate M-VATU service on USSD menu of *120#
- e. M-VATU agents must register at any Vodafone shops or Outlet. Registered Agents shall have access to USSD menu of *122#

f. M-VATU agents shall have access to 2 menus only of *Customer Service* and *Agent Account*

4. Tariffs and Chargers for M-VATU Services

a) **Person to Person Money Transfer for Registered user** - M-VATU users Sending e-value or withdrawing cash shall be charged a fixed transaction fee for sending and withdrawing exercise as described in Figure 7 below:

- i. Registered M-VATU user transferring funds to registered user on the first slab of 500vt – 10,000vt shall be charged 250VT for the transfer fee. If the receiver wish to withdraw the cash, he/she shall visit any M-VATU agents to withdraw the cash. The receiver shall be charged the withdrawal fee of 400VT net off from the amount received,
- ii. Registered M-VATU user transferring funds to registered user on the second slab of 10,001 – 30,000VT shall be charged 300VT for the transfer fee. If the receiver wish to withdraw the cash, he/she shall visit any M-VATU agents to withdraw the cash. The receiver shall be charged the withdrawal fee of 500VT net off from the amount received,
- iii. Registered M-VATU user transferring funds to registered user on the third slab 30,001 – more than 100,000VT shall be charged 350VT for the transfer fee. If the receiver wish to withdraw the cash, he/she shall visit any M-VATU agents to withdraw the cash. The receiver shall be charged the withdrawal fee of 600VT net off from the amount received.

SLAB		WITHDRAWAL FEES	TRANSFER FEES
1.	500 – 10,000	400VT	250VT
2.	>10,000 – 30,000	500VT	300VT
3.	>30,000 – 100,000	600VT	350VT

Figure 7: Transaction Fees Registered User

b) Person to Person Money Transfer for Un- Registered user - M-VATU users Sending e-value or withdrawing cash shall be charged a fixed transaction fee for sending and withdrawing exercise as described in Figure 8 below:

- i. Registered M-VATU user transferring funds to unregister user on the first slab of 500vt – 10,000vt shall be charged 300VT for the transfer fee. The receiver must withdraw the cash at any M-VATU agents. The receiver shall be charged the withdrawal fee of 450VT net off from the amount received,
- ii. Registered M-VATU user transferring funds to unregister user on the second slab of 10,001 – 30,000VT shall be charged 350VT for the transfer fee. The receiver must withdraw the cash at any M-VATU agents. The receiver shall be charged the withdrawal fee of 550VT net off from the amount received,
- iii. Registered M-VATU user transferring funds to unregister user on the third slab 30,001 – more than 100,000VT shall be charged 400VT for the transfer fee. The receiver must withdraw the cash at any M-VATU agents. The receiver shall be charged the withdrawal fee of 650VT net off from the amount received,

SLAB		WITHDRAWAL FEES	TRANSFER FEES
1.	500 – 10,000	450VT	300VT
2.	>10,000 – 30,000	550VT	350VT
3.	>30,000 – 100,000	650VT	400VT

Figure 7: Transaction Fees Un-Registered User

- c) **Tariffs and Chargers Cash In/Cash out** - Registered users making a deposit of Cash to exchange for e-value shall not be charged
- d) **Agent Commission** – Vodafone shall offer M-VATU agents commission of Fixed amount in relation to the cash Deposited as described in Figure 8 below
- e)

SLABS	AGENT COMMISSION
500 – 10,000	300VT
>10,000 – 30,000	400VT
>30,000 – 100,000	500VT

Figure 8: Agents Commission

f) Other Services Fees – Where a Customer, through sms, requests a copy of the e-value Balance of their mobile wallet or a copy of their Mini Statement the fees are as per Figure 9 shall apply

OTHER SERVICES	FEEs
Copy of Balance	10VT
Copy of Mini Statement	20VT

Figure 9.

5. Condition of the Offer

- a) Vodafone Customer must register to M-VATU service to become eligible to use the service
- b) Customer must Visit Vodafone shop to Register for M-VATU service
- c) Customer must present a valid ID to register for M-VATU service
- d) Registered M-VATU users are eligible to make Maximum Transferable amount of 50,000VT per day
- e) Registered M-VATU user are eligible to have a Maximum account balance limit of 500,000VT only,
- f) Registered M-VATU user are eligible to withdraw amount of 50,000VT only per transaction and maximum of 100,000VT per day
- g) Unregistered user are eligible to withdraw maximum 25,000VT only per day. They are not eligible to have any Mobile wallet.

- h) All M-VATU agents must have a 4 digit Agent number allocated to them, this will allow withdrawal of cash from an Registered or un-registered m-vatu user
- i) Un-Registered User receiving cash must withdraw full amount of cash at any M-VATU agents using their Voucher code provided in their notification sms

6. Queries and Complaints

Any customer queries and or complaints regarding this service may be directed to Customer Service on 081111 or to email customercare@vodaone.com.vu. To attend to any complaints the usual Vodafone Complaint Handling Procedure will apply.

7. Vodafone Rights Reserved

- a. The Specific Terms and Conditions set out apply to the “**Vodafone M-VATU**” offer only and cannot be used or interpreted on any other Telecom Vanuatu Limited products or services
- b. Vodafone reserves the right to change the Specific Terms and Conditions of this offer at any time upon giving customers reasonable notice. Any changes must first be approved by Vodafone and the Regulator.