



CUSTOMER INSURANCE PREMIUM FINANCING [IPF] LOAN TERMS AND CONDITIONS

Insurance Loan

OCTOBER 2022

M-PESA LIMITED

Offices at 11th Floor, Vodacom Tower Ursino Estate Plot No. 23, Bagamoyo Road
P.O. Box 2369 Dar Es Salaam, Tanzania. www.vodacom.co.tz

INSURANCE PREMIUM FINANCING (IPF) LOAN TERMS & CONDITIONS FOR M-PESA CUSTOMERS.

1. APPLICABILITY/AGREEMENT

- 1.1. This Agreement sets out the complete Terms and Conditions (refer as Conditions Of Use) issued by **M-PESA Limited** (hereinafter “**we**” or “**us**” “**ourselves**” or “**our**”) in corroboration with **FINCA** (hereinafter “**Bank**”) to M-PESA Customer (“**Customer**”) (hereinafter “**you**” or “**your**” or “**user**” “**yourself**”) shall apply when You use the Insurance Premium Financing Loan Service (**Service**) through M-Pesa System and is may made available at our website located at <https://www.vodacom.co.tz/> (the “**Website**”).
- 1.2. These Condition of Use shall apply and bind to all M-PESA Customers who register and uses the Insurance (IPF) Loan Service (as defined herein). Any amendments or variations made to these Terms and Conditions would take effect and be part of this terms and condition on their date of publication or as otherwise provided in such amendment or variation and shall be posted on the Website or website made available on your menu.
- 1.3. Please read these Conditions of Use, and any schedule/annexure in conjunction with M-Pesa Consumer Terms and Conditions and GSM Consumer Terms and Conditions that shall form part of these Condition Of Use.
- 1.4. By choosing to use this Insurance Premium Financing (IPF) (“**SERVICE**”) you agree to establish a direct contractual relationship with **FINCA MICROFINANCE BANK LIMITED** (“**Bank**”).
- 1.5. You acknowledge and agree that M-Pesa Limited is not a party to your relationship with **BANK and** shall assume no obligation or right in relation to your contractual relationship with **BANK**, nor shall M-PESA be liable to you for any damage or loss you may suffer as a result of your use of the SERVICE and dealings with BANK, and you hereby absolve and hold M-PESA harmless against any such losses or damage.
- 1.6. Insurance Premium Financing (IPF) is issued to Vodacom M-Pesa Customer based in the United Republic of Tanzania and is subject to this Condition of Use. Insurance Premium Financing (IPF) is a product designed to offer flexibility on insurance premium payment. It enables customers to pay for annual insurance premiums in convenient monthly instalments rather than one large lump sum amount.
- 1.7. Applicant must use Insurance Premium Financing (IPF) based on this Condition of Use; we shall have the right to verify your KYC (identity) and decline your request or usage of the assigned until you update your KYC to our satisfaction and or consent.
- 1.8. By registering for the service, you agree to comply with and be bound these Conditions of Use as amended and revised from time to time and you affirm that these terms and Conditions of Use as amended and revised from time to time and you affirm that these terms and conditions are without prejudice to any other rights that we may have in law or otherwise regarding your registration, access and use of service.

2. DEFINITIONS AND INTERPRETATION.

- 2.1. In these Condition Of Use, the following words, expressions, terms and phrases (save where the context requires otherwise) bear the following meanings beside each of them unless the context provides otherwise:
 - 2.1.1. “**Agreement**” means the agreement between you and us which includes these Conditions Of Use
 - 2.1.2. “**Borrower**” means any M-Pesa Customer who, through the Opt-In Function, applies for enrolment or registration onto the Service and establishment of an Insurance Premium Financing (IPF)
 - 2.1.3. “**Conditions of Use**” means these Terms and Conditions as may be varied by us from time to time
 - 2.1.4. “**Customer Care Centre**” means a customer care Centre designated for the Service in accordance with these Conditions Of Use
 - 2.1.5. “**Customer Due Diligence**” means personal documentation supplied by you to us to confirm your name and current address, in order to meet our regulatory requirements
 - 2.1.6. “**Customer**” means any Applicant or any person who has registered to use the Service and has accepted this Agreement

- 2.1.7. **"Equipment"** includes your mobile phone handset, M-PESA enabled SIM Card and/or other equipment which when used together enables you to access the Network
- 2.1.8. **"FINCA MICROFINANCE BANK LIMITED"** means a company registered and incorporated in accordance with the laws of the Republic of Tanzania, having its registered office at TAN House, Plot No. 34/1 Victoria, Bagamoyo Road, Dar es Salaam, (hereinafter referred to as **"Bank"** and which shall, where the context allows, include its successors in title and assigns) of the other part.
- 2.1.9. **"BOT"** means the Bank of Tanzania.
- 2.1.10. **"Force Majeure"** means anything outside the reasonable control of a Party including pandemic, an act of war or terrorism, the mobilization of armed forces, civil commotion or riot, natural disaster, industrial action or labour disturbance (excluding industrial action by employees of the Party or its subcontractors), currency restriction, embargo, or a failure of a public utility or telecommunications carrier or system failure/outage, interruption in the processing of the transaction, or delays resulting from circumstance beyond our reasonable control (include power failure and delays in communication with supplier point of sale, internet or other system include your device failure)
- 2.1.11. **"GSM"** or **"Network"** means the Global System for Mobile telecommunication ("**GSM**") system operated by Vodacom Tanzania PLC (Vodacom) and covering those areas within the United Republic of Tanzania as stipulated from time to time by Vodacom and or M-Pesa Limited; mostly associate with Data/Internet, Voice, SMS, GSM-VAS and the like
- 2.1.12. **"Insurance"** means cover that the Insurer may provide and the Customer has accepted in respect of risks affecting the Customer and as defined by the agreement between the Customer and the Insurer
- 2.1.13. **"IPF Term Limit"** This is the maximum window of time within which the customer is expected to have fully repaid their loan. The term limit can be 3, 6 or 9 months and will be determined by the customer when they choose to take the loan
- 2.1.14. **"Know Your Customer"** also known as KYC refers to the customer due diligence obligations prescribed by relevant laws and as may be prescribed or recommended by the Government, Tanzania Communications Regulatory Authority (TCRA) or Central **BOT** from time to time
- 2.1.15. **"Loan Limit"** means maximum Loan facility that an applicant can utilize at once
- 2.1.16. **"M-Pesa Account"** means your M-PESA wallet registered in your name and through which you applied for the Services
- 2.1.17. **"M-Pesa Subscriber"** means a person who has registered to use M-PESA and accepted the M-PESA Terms and Conditions
- 2.1.18. **"M-Pesa System"** means the technical platform for the time being providing the M-PESA service
- 2.1.19. **"M-Pesa"** means the money transfer and payment service that is managed and operated exclusively by M-Pesa Limited in Tanzania and licensed by the Central Bank of Tanzania
- 2.1.20. **"Premium"** means payment that the customer is required to make by the Insurer in satisfaction of the insurance agreement
- 2.1.21. **"Repayment Period"** means the number of months (3, 6 or 9 months) within which the Insurance Premium Loan must be fully repaid
- 2.1.22. **"Tanzania"** means the Republic of Tanzania includes the citizen and island around
- 2.1.23. **"USSD"** means (Unstructured Supplementary Service Date) a Global System for Mobile (GSM) communication technology that is used to send text between a mobile phone and an application program in the network. Applications may Include prepaid roaming or mobile money chatting provided by Vodacom PLC in Tanzania includes subsidiary company(ies); For M-Pesa USSD Code is *150*00#

- 2.1.24. **"Vodacom"** or **"M-Pesa"** means M-Pesa Limited whose head office is at Vodacom Tower, 11th Floor, Ursino Estate, Bagamoyo Road, Dar Es Salaam, Tanzania, and any business or other person to whom any or all of our rights and or responsibilities under this Agreement may be transferred or delegated
- 2.1.25. **"We," "our,"** and **"us,"** means M-Pesa Limited and (where applicable) the Trustee;
- 2.1.26. **"Website"** or **"M-Pesa Website"** means the site located at <https://vodacom.co.tz/> or refers to the M-Pesa section on website address found at <https://vodacom.co.tz/mpesa>
- 2.1.27. **"You"** or **"Your"** means the Customer or in this context a Borrower and includes the Customer's personal representatives and assigns
- 2.2. The word **"Customer"** shall include both the masculine and the feminine gender as well as juristic persons.
- 2.3. Words importing the singular meaning where the context so admits include the plural meaning and vice versa.
- 2.4. Headings in these Conditions Of Use are for convenience purposes only and they do not affect the interpretation of this Agreement.

3. ACCEPTANCE OF THE TERMS AND CONDITIONS

- 3.1 Before opting-in or registering for the Service, you should carefully read and understand these Conditions of Use as they govern the access, use and operations of the Service. These Conditions Of Use will be made available on www.vodacom.co.tz. Where you are unable to read and understand these Conditions Of Use from an electronic device you are requested to collect a printed version from a Vodacom Shop
- 3.2 If you do not agree with these Conditions of Use, please click "Decline" on the Opt-in Function. You will be deemed to have read, understood and accepted these Conditions of Use; Upon clicking on the "Accept" option on the Opt-in Function requesting you to confirm that you have read, understood and agreed to abide by these Conditions Of Use; and or by using or continuing to use and requesting for the Service.
- 3.3 By registering for the Service, you agree to comply with and be bound by these Conditions of Use as amended and revised from time to time and you affirm that these Conditions Of Use are without prejudice to any other rights that we may have in law or otherwise regarding your registration, access and use of the Service
- 3.4 We may from time to time vary or amend these Conditions of Use and your continued access and use of the Service constitutes your acceptance to be bound by the terms of any such amendment or variation.
- 3.5 By accepting these Terms and Conditions, you agree and admit that we reserve the exclusive right to contact you by phone and or text message about issues concerning your insurance loan including but not limited to repayment reminders and insurance cover cancellation.

4 OPENING THE INSURANCE PREMIUM FINANCING (IPF)

- 4.1 This service will be open for registration to all customers using M-Pesa USSD to opt in and by doing so, you confirm that you have accepted terms and condition and hence immediately preceding the date of your application to register for the Service. We reserve the right to verify the authenticity and status of your M-PESA Account and transactions and may decline your application if we are not satisfied that you have met these minimum requirements.
- 4.2 You may register for the Service on more than one MSISDN provided that these Conditions of Use will apply to each M-PESA Account that may be registered in your name.
- 4.3 You hereby agree and authorize us to exchange between Vodacom, and BANK any of your personal information held by us in respect of provision of this Service. Such personal information includes but is not restricted to your phone number, name, date of birth, ID or Passport Number and such other information that will enable us to identify you and comply with the regulatory "know your customer" requirements (together the "Personal Information").
- 4.4 You also hereby agree and authorize us to use information relating to your use of the M-PESA service, GSMS Service for purposes of delivering the Services ("M-PESA Information").
- 4.5 You may opt in to the Service solely by way of an electronic application made by you using your Equipment via the M-Pesa USSD.
- 4.6 We reserve the right to request further information from you pertaining to your application to register for the Service at any time. Failure to provide such information within the time we require may result in a decline of your application to register for the Service.

- 4.7 Our acceptance or decline of your application to register for the Service shall be communicated through an SMS sent to your Vodacom registered mobile phone number (MSISDN) associated with your M-PESA account and or Equipment. You acknowledge and accept that our acceptance of your application to register for the Service creates a separate and distinct contractual relationship between you and M-Pesa Limited outside the General Terms and Conditions and Vodacom GSM Terms and Conditions that apply to your M-PESA Account from time to time.
- 4.8 By accepting these Conditions Of Use, you agree and admit that we reserve the exclusive right to set the IPF Term Limit
- 4.9 Upon successful registration/opting into the Service, you will receive a confirmation message bearing your IPF loan term
- 4.10 If you accept these Conditions Of Use, then M-PESA shall send an SMS to you to confirm the maximum Insurance Premium Loan you are eligible for.
- 4.11 We reserve the right to decline your application to register for the Service or, and we will try our level best when its practicable to let you know or issue you such other notice as may be deemed fit in our or Bank discretion, this will involve the revoke your registration after you have connected/joint the Service.
- 4.12 When you apply for an IPF Loan, you instruct, consent to and authorize M-Pesa Limited/ Vodacom PLC Limited to provide certain information about you to BANK for the purpose of offering an IPF Loan to you and for considering your application.
- 4.13 For as long as you have IPF Loan or apply for one, you consent that BANK may collect, collate and process your information. This information may include all data held by M-Pesa system about you and or your M-PESA Account and or GSM related information. It specifically includes your mobile phone number, your name, surname, date of birth, identity or passport number and includes all information relating to your M-Pesa Account /GSM Service information and your use thereof.
- 4.14 The supply of the information to BANK is mandatory as without it no decision can be made as to whether to offer IPF Loan to you and for considering your Insurance Loan application. If you do not consent, an IPF Loan will not be offered to you.
- 4.15 BANK will only use your information as provided in subject to these Condition Of Use and in connection to our Privacy and Cookies Policy Statement that is available on website/M-Pesa website.
- 4.16 BANK shall not be required to provide reasons to you for declining or approving your application for an Insurance Premium Loan limit.

5 REPAYMENT OF INSURANCE PREMIUM LOAN SERVICES

- 5.1 The Interest Rate will be based on the repayment period selected by the borrower.
- 5.2 This will be charged upfront upon disbursement. Hence from the loan requested an interest will be deducted from your request upfront.
- 5.3 You may accept or decline to take up a loan from BANK by following the instructions provided in the application menu on your M-Pesa Menu.

6. REPAYMENT OF THE INSURANCE PREMIUM LOAN SERVICES

- 6.1 After approval for the loan, the borrower will be required to pay the equivalent of 3 monthly instalments upfront. The borrower will be required to repay their insurance premium loan in monthly instalments (every 30 days) until the loan is fully repaid.
- 6.2 Repayment of the Insurance Premium Loan shall happen based on the repayment period specified by the borrower
- 6.3 Repayment will be voluntary, however If a borrower reaches the end of their repayment period after having missed one or multiple monthly payments, they will be required to pay the full outstanding amount at once. Failure to replay the full amount by the end of the repayment period will result in the cancellation of the insurance cover.
- 6.4 Cover will be cancelled if the customer has used up their premium before reaching the end of their repayment period.
- 6.5 The borrower may be required to pay additional fees for late loan repayment.
- 6.6 The Insurance Premium Loan is considered as having been fully repaid and closed if it reaches zero anytime on or before the Due Date.
- 6.7 All insurance benefits and claims will be paid via M-Pesa and credited to the customer's M-Pesa accounts only after full repayment of the Insurance Premium Loan.

- 6.8** Failure to pay through the means provided above, BANK shall be at liberty to engage internal source or any vendor for the purpose of recovering the loan amount due from the borrower through legal procedures as may deem fit.

7 VARIATIONS | AMENDMENT

- 7.1 These Conditions of Use (as may be amended from time to time) form a legally binding agreement binding on you and your personal successors.
- 7.1.1 You are therefore agreed that by proceeding using the services it means you have agreed to any Conditions Of Use amendments or any variation thereafter.
- 7.1.2 you acknowledge, agreed and understand that you cannot opt out while having a pending uncleaned loan, thus can terminate IPF service once you have paid off all your debt.
- 7.2 This Agreement and any rights or liabilities accruing thereunder may not be assigned by you to any other person.
- 7.3 The Bank and or M-Pesa Limited may vary or amend any time at its discretion subject to notifying you, you are obligated to view new Condition Of Use and or any Transaction Fees either while transacting or on Terms and Condition Menu available on your USSD or M-Pesa App or from our website or Bank website or other method as can be communicated to you from time to time.
- 7.4 Any such variations or amendments may be published in posters or pamphlets available at M-Pesa Limited's Agents outlets/Retails Shops, or in the daily newspapers, or on the Bank and/or Vodacom's website and/or by any other means as determined by us and any such variations and amendments shall take effect immediately upon publication or being informed electronically (SMS/social media/M-Pesa App etc.).
- 7.5 No failure or delay by either yourself or us in exercising any right or remedy hereunder shall operate as a waiver thereof, nor shall any single or partial exercise of any right or remedy prevent any further or other exercise thereof or the exercise of any other right or remedy.
- 7.6 The rights and remedies herein provided are cumulative and not exclusive of any rights or remedies provided by law.
- 7.7 If any provision of these Conditions of Use shall be found by any duly appointed arbitrator, court or administrative body of competent jurisdiction to be invalid or unenforceable, the invalidity or unenforceability of such provision shall not affect the other provisions herein.

8. SUSPENSION AND DISCONNECTION OF SERVICE.

- 8.1 We and/ or Bank may suspend or bar or terminate the provision of service (in whole or part) or vary our business relationship with You, and or closed your account. The exercise of the foregoing right is subject to any other Applicable Laws.
- 8.2 We and/ or Bank may at any time, when its practically applicable notice to you, when/during suspend, termination
- 8.3 In the case where the borrower requests cancellation (using the option made available under the USSD Designated Code/M-Pesa App) of the Insurance Premium Financing Loan service, any unused portion of the upfront payment and subsequent payments will be returned to the customer's M-Pesa wallet after the deduction of any relevant costs; this will where necessary as well ensure no debt pending with Bank.
- 8.4 We may cancel credits or Loans which we have granted and require the repayment of outstanding debts or Loans immediately or otherwise upon SMS notice or other means necessary.
- 8.5 We have a right to suspend the Services:
- 8.5.1 If You use the Service for any unauthorized purposes.
- 8.5.2 If we detect any abuse/misuse, breach of content, fraud or attempted fraud relating to Your use of the Service.
- 8.5.3 If we are required or requested to do so in order to comply with an order or instruction of or a recommendation from the government, court, regulator or other competent authority.
- 8.5.4 If we reasonably suspect or believe that You are in breach of these Conditions Of Use.
- 8.5.5 If You fail to repay the Loan Amount for more than the calendar days applied for until you do so.
- 8.5.6 If required to do so to address technical problems or for reasons of ensuring safety.
- 8.5.7 To facilitate update or upgrade the contents or functionality of the Service from time to time.
- 8.5.8 Where You remain inactive for any period of time that we may determine but in no event less than two to three (2-3) months; or
- 8.5.9 If we decide to suspend or cease the provision of the Service for commercial reasons or for any other reason as we may reasonably determine.
- 8.6 Termination shall however not affect any rights and responsibilities of either party that arose prior to termination, including repayment of any outstanding Loan Amount.

9. EXCLUSION OF LIABILITY

- 9.1 M-Pesa Limited and or Banks shall not become liable to you for any indirect or consequential loss or damage of whatever kind, howsoever caused, arising out of or in connection with your application for or your use of **Insurance Premium Financing Loans Services. Or Any Insurance Services you have applied for.**
- 9.2 We shall not be responsible for any loss suffered by you should the Services be interfered with or be unavailable by reason of
- 9.2.1 the failure of any of your Equipment, or
 - 9.2.2 any other circumstances whatsoever not within our control including, without limitation, force majeure or error, interruption, delay or non-availability of the System, terrorist or any enemy action equipment failure, loss of power, adverse weather or atmospheric conditions, and failure of any public or private telecommunications system.
- 9.3 We will not be liable for any losses or damage suffered by you as a result of or in connection with: -
- 9.3.1 Unavailability of sufficient funds in your M-PESA Account
 - 9.3.2 Failure, malfunction, interruption or unavailability of the M-Pesa System and/or M-Pesa service, your Equipment and the Network.
 - 9.3.3 The money in your M-PESA Account being subject to legal process or other encumbrance restricting payments or transfers thereof.
 - 9.3.4 Your failure to give proper or complete instructions for payments or transfers relating to your M-PESA Account.
 - 9.3.5 Any fraudulent or illegal use of the M-Pesa Services, M-Pesa System and/or your Equipment; or
- 9.4 Your failure to comply with these Conditions of Use and any document or information provided by the Bank and or M-Pesa Limited concerning the use of the System and the Services.

10 DISCLOSURE OF INFORMATION

- 10.1 You hereby expressly consent and authorize M-Pesa Limited and or Bank to disclose, record and/or utilize or process your personal or other information relating to your account with BANK any third party who is working with BANK in relation to the service and/or to its affiliates.
- 10.2 This shall include sharing this information with or obtaining your information from:
- 10.3.1 Any local or international law enforcement or competent regulatory or governmental agency/ies so as to assist in the prevention, detection, investigation or prosecution of criminal activities or fraud.
 - 10.3.2 Service Providers, Dealers, Agents or any other associate company of the **BANK** for reasonable commercial purposes; any Credit Bureau, save for the persons listed above, **BANK** will not disclose your personal or other information to any other unauthorized third parties.

11. MISCELLANEOUS

- 11.1 You hereby consent to M-Pesa Limited and Bank ceding and assigning all and any rights or obligations accruing to it under this Agreement to any third party without first obtaining any further consent from you.
- 11.2 If any provision of these Conditions Of Use shall be found by any duly appointed arbitrator, court or administrative body of competent jurisdiction to be invalid or unenforceable, the invalidity or unenforceability of such provision shall not affect the other provisions herein.
- 11.3 You have the right to access to the information held and to request correction of incorrect information. There is a cost involved in exercising this right which is reasonable and varies from time to time.
- 11.4 You consent to, and authorize BANK, any third party who is working with BANK to provided service under this agreement and or its affiliates to communicate the following to you: your transactional activity, educational messages, and offers for products or services via the M-PESA POS and / or SMS.

12. NOTICES

- 12.1 We may send information concerning these services via SMS to your Vodacom Mobile Phone number associated with your M-PESA Account.
- 12.2 You acknowledge that you have no claim against us for damages resulting from losses, delays, misunderstandings, mutilations, duplications, or any other irregularities due to transmission of any communication pertaining to the services and or M-Pesa Account.

12.3 Written Notice: For the case whereby, you intend or required to contact directly to INSURER Every notice or communication to be given or made could be either through written to latest updated address or delivered electrically.

13 CUSTOMER CARE, DISPUTE RESOLUTION, JURISDICTION AND ARBITRATION

13.1 You may contact us through our **Customer Care Centre** lines 100 or other customer care contacts provided channels on our social media or Website (i.e. TOBi Online or Submit enquires) to report any disputes, claims or discrepancies in the Service.

13.2 Our customer care representatives will handle the reported case(s) in accordance with our standard complaint handling procedures.

13.3 Calls to call center may be recorded for quality assurance or for any business practices including but not limited to quality control, training and ensuring effective systems operations

13.4 To help us serve you better, kindly bring all relevant details relating to your complaint (e. g date & time of the incident, product, details of any person you have spoken to in relation to your complaint etc.).

13.5 The Complaints process is free of charge.

13.5.1 **Mobile Money Complaint** - If your mobile money related complaint has not been resolved to your satisfaction within 21 days of raising it with Vodacom, you have the right to raise your complaint with The Bank of Tanzania in this manner:

13.5.1.1 Step 1: Go to BoT Website: <https://www.bot.go.tz> to get the BOT Complaint Form

13.5.1.2 Step 2: Send the Complaint Form to BoT by any of the following methods:

13.5.1.2.1 By Hand: The Financial Consumer Unit Bank of Tanzania Head Office, 2 Mirambo Street, Dar Es Salaam, ground floor, Middle building.

13.5.1.2.2 By Post: The Financial Consumer Unit Bank of Tanzania P. O. Box 11884 Dar Es Salaam,

13.5.1.2.3 By Fax/ By facsimile: +255 22 2234067

13.5.1.2.4 By phone: +255 22 2233265/ +255 22 2233246

13.5.1.2.5 By Email To the attention of the Head of the Financial Consumer Protection Unit i.e. complaints@bot.go.tz

13.5.1.2.6 By Website (Online) <https://www.bot.go.tz>

13.5.1.2.7 **Mobile Money Complaint**-If your mobile money related complaint has not been resolved to your satisfaction with the determination or Revision of determination by the Bank of Tanzania, the complainant may apply for a judicial review to the Court.

13.5.2 **GSM Complaints**: - If your complaint has not been resolved to your satisfaction within 30 days of raising it with Vodacom, you have the right to raise your complaint with Tanzania Communication Regulatory Authority in this manner:

13.5.2.1 Step 1 Go to TCRA Website: www.tcra.go.tz to get the TCRA Complaint Form

13.5.2.2 Step 2: Send to the TCRA Complaint Form to TCRA by any of the following methods:

13.5.2.2.1 By Hand: The Consumer Affairs Department Tanzania Communication Regulatory Authority Mwasiliano Towers, Plot No 2005/1, block C, Sam Nujoma Road, Dar es Salaam

13.5.2.2.2 By Post: The Consumer Affairs Department Tanzania Communication Regulatory Authority (TCRA) Towers, P. O. Box 474, Dar es Salaam

13.5.2.2.3 TCRA-By Fax: +255 22 2412009/10

13.5.2.2.4 TCRA- By Email: complaints@tcra.go.tz

13.5.2.2.5 TCRA- By Website (Online): www.tcra.go.tz

13.5.3 **GSM Complaints**: - If your complaint has not been resolved to your satisfaction by TCRA, you have the right to raise your complaint with Fair Competition Tribunal within 21 days after full determination by TCRA in this manner:

13.5.3.1.1 Step 1: Go to FCC Website: www.competition.or.tz to get the FCC Complaint Form

13.5.3.1.2 Step 2: Send to the FCC Complaint Form to FCC by any of the following methods:

13.5.3.1.3 By Hand: The Fair Competition Commission, GEPF house 2nd Floor, Plot No 37, Regent Estate Bagamoyo Road, Dar Es Salaam.

13.5.3.1.4 By Post: The Fair Competition Commission (FCC) GEPF House, P. O. Box 7883, DSM, Tanzania

13.5.3.1.5 By Fax: +255 22 2926126

13.5.3.1.6 By Email: info@competition.or.tz



13.5.3.1.7 By Website (Online): www.competition.or.tz