



FREQUENTLY ASKED QUESTIONS

September 2022

1. APPLYING FOR AN ACCOUNT

1.1 How do I apply for an account?

Download the Be Mobile Africa app from the [Google Play Store](#) or the [Apple App Store](#), open the app, take a selfie (remember to smile) and a photo of your official government issued I.D. and voilà! The app will guide you through the process.

1.2 How long does it take to apply for an account?

Applying for an account takes less than a minute. Simply download the app, upload your official government issued I.D. and submit a selfie.

1.3 How long does it take to activate the account?

Accounts are usually validated within 24 business hours but could take longer based on user activity.

1.4 What is the account validation process?

Our team will run a series of KYC (Know Your Customer) checks before your account is activated.

1.5 I'm having trouble uploading my passport/local I.D. photo. What should I do?

Take a photo of the entire first page of your ID and make sure that all details are readable (watch for fingers or light reflections that might cover or blur the text or image).

1.6 What are the guidelines for the selfie?

The selfie should show your whole face, with good lighting. Please remove any glasses or hat before you take the picture.

1.7 How long does the account stay active?

We do not deactivate accounts if not used. You can request to deactivate your account at any time.

1.8 It's been over 72 hours since I uploaded my application and my account still isn't active. What should I do?

Accounts are usually validated within 24 business hours but could take longer based on user activity. However, if after 72h your account still isn't validated, you can reach out to us on support@befinancialgroup.com. It is very important that you include the mobile number you registered with as a reference in this email. Please note that in the case where the provided document and / or

pictures are not compliant or unreadable, Be Mobile Africa will not be able to contact you, so reach out to us and we'll do our best to come back to you as quickly as we can.

1.9 Can a Be Mobile Africa account be deactivated?

You can request your account to be deactivated at any time. Before deactivation, you can withdraw all your money from your Be Mobile Africa account (Note - funds on the savings offering are blocked for 90 days from original date of deposit).

2. FEES

2.1 What are Be Mobile Africa fees?

	Be Mobile Africa Individual Account fees
Set-up fees	0 \$
Monthly account fees	0 \$
Transfers between Be Mobile Africa users	0 \$
Local outgoing Electronic Fund Transfer (EFT)	3 \$ to 50 \$ depending where the receiving bank is located
International Outgoing Electronic Fund Transfer (EFT)	50 \$
Local Incoming Electronic Fund Transfer (EFT)	0 \$
International Incoming Electronic Fund Transfer (EFT)	0 \$
Foreign Exchange fees	Foreign Exchange conversion cost: FREE Foreign Exchange spread: as displayed on screen before the validation of the operation
Savings offering	0 \$
Top-up by Credit Card	Coming soon
Send to Mobile Money	Coming soon
Visa Debit Card	Coming soon

3. OPENING A BUSINESS ACCOUNT

3.1 Can a Business open a Be Mobile Africa account?

Be Mobile Africa Business Accounts are available in certain markets. To apply, email info@bemobileafrica.com.

4. HOW DO I TOP UP AND SEND MONEY?

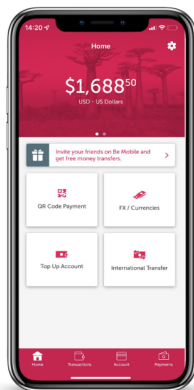
4.1 How can I top-up my Be Mobile Africa account?

You can top-up your Be Mobile Africa account through a Wire Transfer or an Electronic Funds Transfer from your bank or by transferring money from another Be Mobile Africa account (Peer-to-Peer Transfer). Other ways to top-up (Direct link to your bank account, cards and mobile money) are coming soon, so stay tuned!

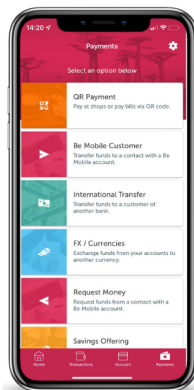
4.2 How can I withdraw funds from my Be Mobile Africa account?

You can send money to a local or international bank account through an Electronic Funds Transfer or Wire Transfer. Other ways to cash out (Direct link to your bank account and mobile money) are coming soon, so stay tuned.

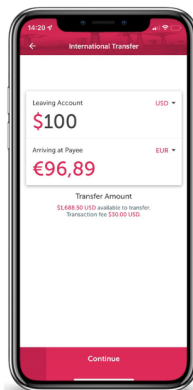
How to make a withdrawal



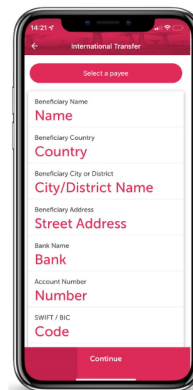
Navigate to 'Payments' on the bottom right of the screen



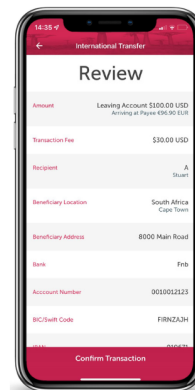
Select "International Transfer"



Select the amount you'd like to transfer.



Complete the recipient details on the screen and click on 'Continue'



Review details and confirm transaction.

4.3 Can I send money internationally? What is the cost?

You can send money internationally for free between Be Mobile Africa users (Peer-to-Peer). International transfers to banks are enabled and the fee charged varies depending on destination. Please refer to our fee card.

4.4 How much money can I remit? Is there a limit?

There is no limit to sending and receiving between Be Mobile Africa users. There might be limits when transferring through other partners. You will be informed if the transfer amount you entered exceeds the limit of the provider you selected.

4.5 How long does it take to send / receive money via Be Mobile Africa?

Sending and receiving money between Be Mobile Africa users is instant and free, even when sending abroad. Sending and receiving time through banks will depend on our partners and your partners and cannot be guaranteed.

5. LENDING

5.1 How do I apply for a loan?

Loans are currently not available. Please keep an eye on our channels for more information when we launch.

6. VISA DEBIT CARD

6.1 The Visa debit card is not currently available. Please keep an eye on our channels for more information when we launch.

7. SAVINGS OFFERING

7.1 Who can open a saving profile ?

A saving profile may be opened in the names of an individual client of Be Mobile Africa in his/her own name.

7.2 Are there any fees linked to the saving profile?

There are no fees linked to a Be Mobile Africa saving profile.

7.3 Do I need to have a Be Mobile account to have a savings profile at Be Mobile?

Yes, the savings offering is reserved for Be Mobile Africa users.

7.4 Can I open multiple saving profiles?

You can have one savings profile in USD and one savings profile in EUR per Be Mobile ID.

7.5 What is the minimum balance to open a savings profile ?

The minimum balance to open a savings account is 100 USD or 100 EUR.

7.6 Is there a maximum amount I can invest?

There is no maximum amount to be invested in your saving profile.

7.7 Can I invest in any currency in the savings offering?

You can invest in your savings profile in EUR or USD only. You can convert any currency supported by our application into EUR or USD directly from your application.

7.8 Are my funds blocked? For how long?

The funds are blocked (i.e no withdrawal possible) for 90 days from the date of initial deposit.

7.9 How can I withdraw funds?

Withdraw from savings is a 2-step process:

1. You request a withdrawal
2. Your request is accepted, and funds are moved to your main Be Mobile Account

7.10 Is the rate fixed or fluctuating?

The rate is fixed.

7.11 Is the interest of 5% guaranteed?

We are guaranteeing the 5% rate at this time – future rates may vary.

7.12 When are interest paid?

Interests are calculated daily and available after the 90 day hold period.

7.13 Is the principal guaranteed?

Yes

Visit www.bemobileafrica.com for more information or email support@bemobileafrica.com