
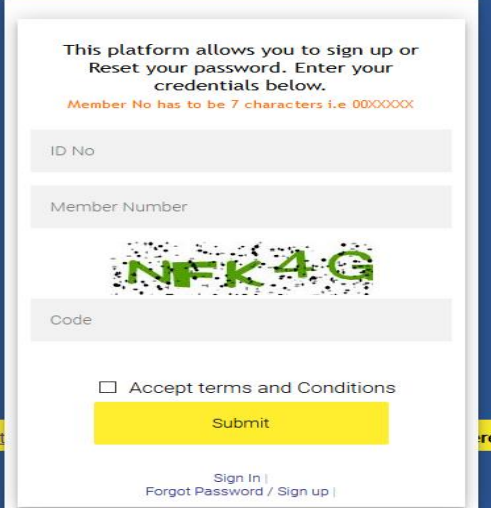
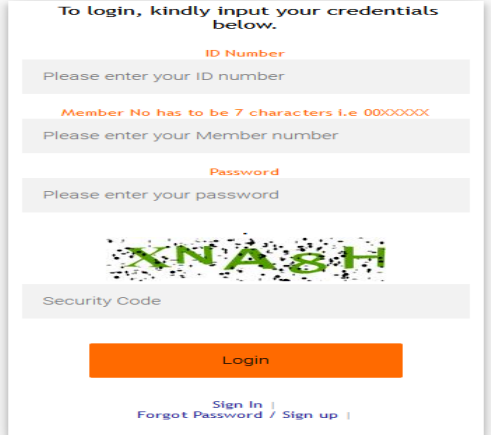
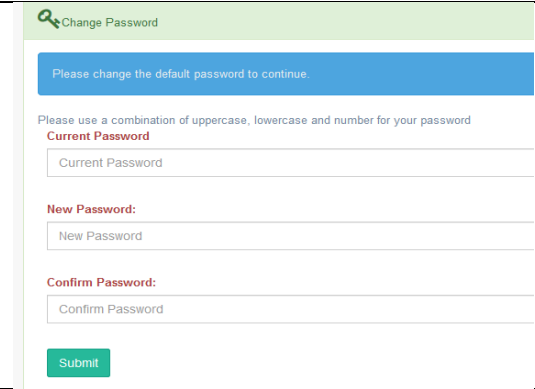
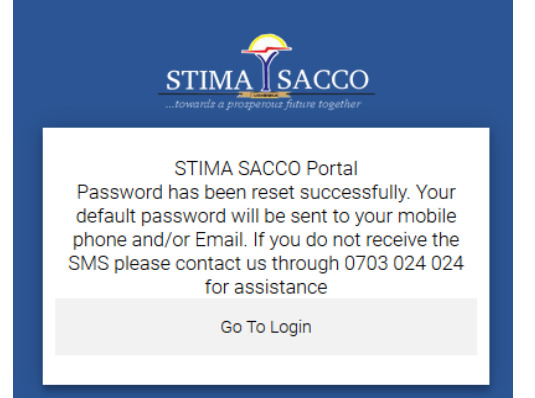


STIMA SACCO WEB PORTAL SERVICE GUIDE

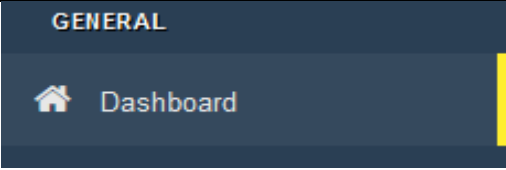
PART A: Accessing the Web Portal

Action	Steps	Page View
How to access the portal	<ol style="list-style-type: none"> Go to www.stima-sacco.com Click on tab on the top right corner of the webpage. This will take you to the sign in/log in page. Alternatively go directly to https://msasa.stima-sacco.com/ to access the log in/ sign in page 	
Sign up	<p>For the first time user:</p> <ol style="list-style-type: none"> Click on Sign - up Enter your ID number. Enter your Member Number. This must be 7 digits. (If your member number has less than 7 digits add zeros at the front to make them 7). Enter the security code displayed. Tick the accept terms and conditions box and submit. The password will be sent to your phone and email as registered with Stima Sacco. 	
Log in	<p>Once you receive the password or you had already signed up and have a password,</p> <ol style="list-style-type: none"> Click on login. Enter your ID number. Enter your 7-digit member number. Enter your password. Enter the security code displayed in the space provided. Click on log in 	

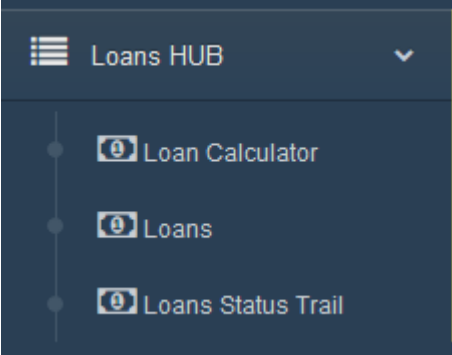
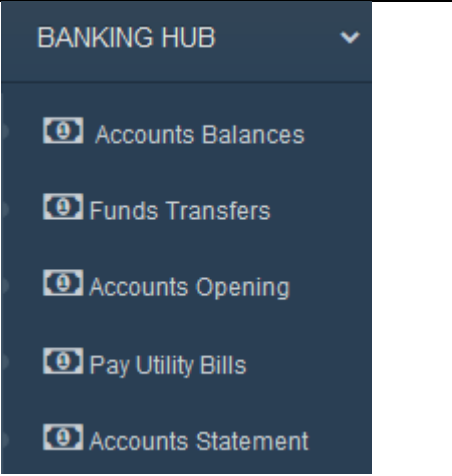
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<p>Change Password</p>	<p>Once you log in successfully you will be required to change your password.</p>	 <p>The screenshot shows a 'Change Password' form with a green header. Below the header, there is a blue instruction bar: 'Please change the default password to continue.' Below that, a note says 'Please use a combination of uppercase, lowercase and number for your password'. The form has three input fields: 'Current Password', 'New Password', and 'Confirm Password'. A green 'Submit' button is at the bottom.</p>
<p>Reset Password</p>	<ol style="list-style-type: none"> 1. Click on log in 2. Click on FORGOT PASSWORD at the bottom of the log in box. 3. Enter your ID number. 4. Enter your 7-digit member number. 5. Enter the code displayed in the space provided. 6. Click on accept terms and conditions. 7. Click submit. 8. A new password will be sent to you phone and email. 	 <p>The screenshot shows a confirmation message on a blue background. At the top is the STIMA SACCO logo. The text reads: 'STIMA SACCO Portal Password has been reset successfully. Your default password will be sent to your mobile phone and/or Email. If you do not receive the SMS please contact us through 0703 024 024 for assistance'. At the bottom is a grey button labeled 'Go To Login'.</p>

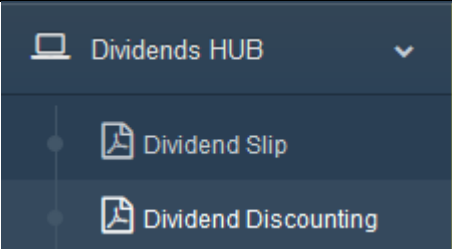
PART B: What you will find in the Web Portal

<p>Page View</p>  <p>The screenshot shows a dark blue sidebar menu with the word 'GENERAL' at the top. Below it is a home icon followed by the text 'Dashboard'.</p>	<p>Available Services</p> <p>This page gives you a summary of your</p> <ul style="list-style-type: none"> • Deposits • Share Capital • Outstanding loans • Savings account balances • Attached securities <p>The details in your profile include:</p> <ul style="list-style-type: none"> • Member number • Account numbers • Next of Kin details
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 <p>The screenshot shows a dark blue sidebar menu titled "Loans HUB" with a dropdown arrow. Below the title are three menu items, each with a white icon of a person inside a circle: "Loan Calculator", "Loans", and "Loans Status Trail".</p>	<p>Loan Calculator</p> <ul style="list-style-type: none"> This enables you to estimate your monthly loan repayments (interest + Principal) and generate a loan repayment plan based on loan type and loan amount. <p>Loans</p> <p>This enables you to see your:</p> <ul style="list-style-type: none"> Running loans Guaranteed loans Repay loans <p>Loans Status Trail</p> <ul style="list-style-type: none"> Enables you to track status of a loan undergoing appraisal. <p>To repay your loans</p> <ul style="list-style-type: none"> Ensure you have funds in your prime account. Click on loans. Select repay loans. Use the drop-down button to select the loan you want to repay. Enter the amount you want to pay and click repay loan. Confirm that you want to repay the loan by pressing okay. An SMS will be sent to your phone once the loan payment has been processed.
 <p>The screenshot shows a dark blue sidebar menu titled "BANKING HUB" with a dropdown arrow. Below the title are five menu items, each with a white icon of a person inside a circle: "Accounts Balances", "Funds Transfers", "Accounts Opening", "Pay Utility Bills", and "Accounts Statement".</p>	<p>Account Balances</p> <p>This is a summary report of all the member accounts giving details of the</p> <ul style="list-style-type: none"> Account number Account name Type of account Balance <p>Funds Transfer</p> <p>This enables you to transfer funds from your prime account to your savings accounts.</p> <ol style="list-style-type: none"> Click on funds transfer tab to access the funds transfer page. Enter the amount you wish to transfer. Select the account to which the funds are being transferred. Give a brief narration of the transfer. Click on validate transfer. A validation code will be sent to you via SMS

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	<ol style="list-style-type: none"> 6. Enter the validation code and select transfer money. 7. To check status of transfers done via web portal click on funds transfer and select transactions. <p>Account statements</p> <ol style="list-style-type: none"> 1. Click on account statements to access the statements view and download page. 2. Use the drop-down button to select the statement you want to download. 3. Click on view statement. 4. Click on the print or download statement button
	<p>This page enables you to</p> <ul style="list-style-type: none"> • View your dividend slip. • Discount your dividends. <p>To apply for dividend discounting loan</p> <ol style="list-style-type: none"> 1. Click on dividend discounting to access the request form. 2. The maximum loan you can get will be displayed under qualifying amount. The minimum you can discount is KES 500. 3. Enter the amount you want to discount. 4. Click on apply for dividend discounting. 5. An SMS will be sent to your phone once the dividend application process is complete

To safeguard your accounts, you will be required to observe the below:

1. Do not share your web portal password with anyone.
2. Always change your Web portal password from time to time.
3. Remember to log out of your web portal every time you access it.
4. Ensure to notify the Sacco of any changes in your email address and/or telephone contacts

For queries and clarification reach out to us via customercare@stima-sacco.com, Whatsapp message 0703024001 or SMS 23356