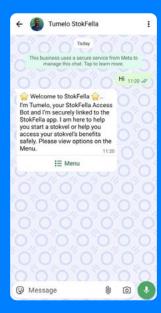


Member: Submitting a Claim: On WhatsApp with Tumelo







Start your conversation with Tumelo by saying 'Hi'.



Tumelo will respond with a welcome message.



Click on "Menu" on the bottom of that message.



Select "Invite Pay and More".



You will be asked to login.



Click on "Enter Pin" and type in your 4 digit pin.



Once you have successfully logged in Click on "Menu".



Select "Invite Pay and More".



Select the group you want to claim from.



Click on "Menu" and select "Make a Claim".



Click on "Menu" to select the Claim Type.

EFT

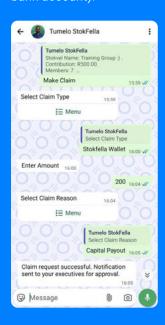
The claim requested will be sent to your bank account directly from your stokvel group. Please ensure your banking details have been loaded to your profile. (EFT claims of R10000 and more will require you to verify your bank account).

E-Wallet

The claim will be paid out to an FNB e-wallet. You will receive an SMS with a withdrawal pin to access at their nearest FNB atm. Please make sure you have the E-Wallet functionality setup with FNB. (limit of R3000).

StokFella Wallet

The claim will be paid out to your StokFella wallet. Please note, you need to withdraw the funds from your StokFella wallet to be paid out via EFT or E-wallet.



STEP 12

Enter the amount you want to claim.



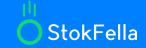
Click on "Menu" to select the Claim Reason.



Your claim request will be sent to your 3 Executives for Approval via WhatsApp.

Note: Approvals are needed for any payout of claims. Once all 3 executives have approved the claim. You will be notified via SMS/email once approved. Expect pay out within 1-2 working days of approval. And don't forget you can see if your claims are pending by checking out the <u>pending claims</u>.

Member: Submitting a Claim: On the StokFella .mobi site or app









Click on 'Claim' icon (Red down arrow).





Claim for Yourself

Claim for Member

Claim for 3rd Party

(Note: this is a group claim paying a third party).



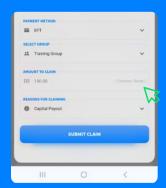
STEP 04 Payment method: Select the Payment Method (drop-down list).

- EFT The claim requested will be sent to your bank account directly from your stokvel group. Please ensure your banking details have been loaded to your profile.
- E-Wallet The claim will be paid out to an FNB e-wallet. You will receive an SMS with a withdrawal pin to access at their nearest FNB atm. Please make sure you have the E-Wallet functionality setup with FNB.
- StokFella Wallet The claim will be paid out to your StokFella wallet. Please note, you need to withdraw the funds from your StokFella wallet to be paid out via EFT or E-wallet.





Select Group: Select group you wish to claim from (drop-down list).



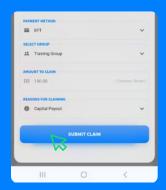


Amount to Claim: Type in the amount you wish to claim (in Rands).





Reasons for claiming: Select reason for your claim (drop-down list).





Submit Claim: Click on the submit claim button.

Note: Once your claim has been made, all three executives of the stokvel group will receive an in-app notification to approve the claim. This notification will appear on the notification bell(top right corner on home screen). Approvals are needed for any payout of claims.

Once all 3 executives have approved the claim. You will be notified via SMS. Expect pay out within 1-2 working days of approval. And don't forget you can see if your claims are pending by checking out the pending claims.