



## FAQ – WhatsApp for SMEs by Cim Finance

**Q1: What is the minimum and maximum loan application amount I can take through Cim Finance’s WhatsApp for SMEs services?**

**A1:** You can apply for a minimum of MUR 20,000 and a maximum of MUR 500,000 through our WhatsApp for SMEs services.

**Q2: Why do I need to visit Cim Finance’s offices after the loan is pre-approved on WhatsApp?**

**A2:** As a regulated institution, it is our responsibility to verify the identity of the applicant. The submission of required documents at our offices, will also help us to assess more quickly your application. Kindly note that the pre-approved amount provided on WhatsApp is subject to verification of these documents and to other terms and conditions.

**Q3: Do I need to sign a separate contract while taking a loan on WhatsApp for SMEs?**

**A3:** Yes. You will need to sign the contract of the loan you have applied for.

**Q4: Where can I get more details on the loan applications via WhatsApp and other services offered by Cim Finance?**

**A4:** We invite you to call our SME Customer Service team 203 6855 for more information on our services.

**Q5: Can I apply for a loan on WhatsApp even if I am not an existing customer?**

**A5:** Yes. You can apply for a loan on WhatsApp even if you are not a customer of Cim Finance.

**Q6: My application status mentions that I am not eligible for an instant credit facility. How to get more information on this?**

**A6:** We invite you to call our SME Customer Service team on 203 6855 for more information.

**Q7: Who can apply for a loan facility on WhatsApp for SMEs?**

**A7:** Any business or company with a turnover up to MUR 50M, including self-employed individuals having a BRN, can apply for a facility on WhatsApp for SMEs.



## FAQ – WhatsApp by Cim Finance

**Q1: What is the minimum and maximum loan application amount I can take through Cim Finance's WhatsApp services?**

**A1:** You can apply for a minimum of MUR10,000 and a maximum of MUR25,000 through our WhatsApp services.

**Q2: Why do I need to visit Cim Finance's offices after the loan is approved on WhatsApp?**

**A2:** All financial institutions are governed by regulatory rules and one of these rules is to verify the identity of the applicant and verify the originals of the documents submitted. Kindly note that the approval given on WhatsApp is subject to verification of these documents and to other terms and conditions.

**Q3: Do I need to sign a separate contract while taking a loan on WhatsApp?**

**A3:** Yes. Upon your visit to one of our sub-offices, you will need to sign the contract of the loan you have applied for.

**Q4: How many times can I apply for a loan on WhatsApp?**

**A4:** You can only apply once on WhatsApp. Should you wish to proceed with more loan applications, please visit one of our sub-offices.

**Q5: Where can I get more details on the loan applications via WhatsApp and other services offered by Cim Finance?**

**A5:** We invite you to call our Customer Experience team on 203 6800 for more information on our services.

**Q6: When I try to apply, the message error 'Your Mobile number is not registered' appears. What should I do?**

**A6:** Kindly verify if your mobile number is registered with Cim Finance. To update your mobile number, please call our Customer Experience team on 203 6800.

**Q7: My application status is mentioning the following: 'Your application requires attention'. What should I do?**

**A7:** Please contact our Customer Experience team on 203 6800 or visit any of our sub offices for more information.

**Q8: My application status mentions that I am not eligible for an instant credit facility. How to get more information on this?**

**A8:** We invite you to contact our Customer Experience team 203 6800 or visit any our sub-offices for more information.

**Q9: I would like to change my bank account number from what I have stated on my application. How to do the update?**

**A9:** Kindly bring your bank account statement upon your visit to any of our sub-offices.