



# SMARTPESA INVESTMENTS.

## Welcome to SmartPesa

SmartPesa is a secure, peer to peer online investment platform where investors buy and sell cash shares and make steady profits of 15% in 4 days or 30% in 8 days or 60% in 12 days.

## Mode of payment

You receive payment(s) on the day and time your investment has matured via MPESA/AIRTEL MONEY.

## How it works.

1. Register and wait for your account to be approved by the system.
2. Login and go to invest page. The portal opens for buying shares at (9:00 am and 21:00 pm For 1 hour daily).
3. When it's time, go to your account, select invest to get all the shares available for buying.  
**N/B:** You will not access this module if your account has not been approved.
4. Select your duration (4/8/12 days), and enter the amount of shares you wish to invest. (min: Kes 1,000 Max: Kes 50,000) and then click invest. You will be paired with a seller and their details shown on the system. Pay them for the shares you bought.
5. You may call the seller (recipient) to confirm the payment on the system.
6. You will see time left for your investment to mature on active investments page.
7. When it's exactly 4/8/12 days, your shares will mature and sold off automatically, you will be paired with a payer and their details will be on the system under payments page.
8. Receive payments for your matured shares via Mpesa and confirm the payer.
9. New members have to wait for approval before they start investing. This may take up to 48 hrs. depending on the number of investors on the waiting list.

## Terms and Conditions

- ❖ During registration, ensure you enter an active and correct phone number able to send and receive money through MPESA/AIRTEL MONEY and the email is active for communication. The system will approve valid details only.
- ❖ Buying of shares is done daily at **09:00 AM and 21:00 PM EAT** for 1 hour. Payments for matured shares are done daily round the clock.
- ❖ **Strictly use the phone number/ details shown on the system** to avoid delays.
- ❖ If you are paired with a payer on the system who has not paid you within 1 hour, OR If you have paid and have not been confirmed on the system within 1 hour, send their details on a screenshot (do not crop) to [admin@smartpesa.co.ke](mailto:admin@smartpesa.co.ke)
- ❖ If a member's MPESA account is full and cannot receive money, wait until 12:00 AM for it to reset and transact.
- ❖ If you have any queries or complains send a message to [queries@smartpesa.co.ke](mailto:queries@smartpesa.co.ke)

- ❖ Members/investors who violate any of our terms will have their account blocked **PERMANENTLY**.
- ❖ **Enjoy your profits, introduce your friends.**