



## Frequently Asked Questions & Answers

### **How does Moola Me make money ?**

Moola Me has a number of income streams

- a) Commissions on sales of Airtime, Data & Electricity
- b) Commissions on referrals for Loans
- c) Third party advertising income on our platforms
- d) Commission on online sales

### **When do I get Paid ?**

Your commissions and fees are paid Weekly every Wednesday into your Swift Account Wallet

Weeks run from Monday - Sunday (daily submissions work in arrears)

### **Payment Procedure:**

The AGENT will be paid, according to the system generated analysis of sales. The final commission amount can be monitored via the Mobile application.

Payments will be made directly into the Swift Trader App to the account of the Agent/Trader. Commission structures may change from time to time.

### **How can I be succesfull ?**

Use the Success Guide available on the website as a guide.

### **What are the rules ?**

There are only a few rules:

- Always be honest and trustworthy and show integrity.
- Treat fellow Agents the way you want to be treated.
- Never bring the Moola Me reputation into disrepute
- Have fun
- Learn as much as you can as a member and become a better person for yourself and your family
- Make time for your family and appreciate them
- Do not be wasteful with your income and learn to invest for tomorrow. ( If you need help please ask for assistance)
- Always share what you have with those who struggle and the poor. ( You will be blessed for it)
- Dream again about a better tomorrow for you and your family.

### **Who can become an Agent?**

Any person older than 18 Years

### **What happens if my downline Agents don't pay their agency fees ?**

You don't earn your Agent Management fee income for the Agents who did not pay their weekly business fees. You will only earn on traders who actively pay their fee.

**What happens to my income when I pass away ?**

Even after your Death your Family will be earning your Agent Management fees for as long as your downline is paying their fees. Your agent Management fees become a monthly inheritance to your family for as long as your downline continues to pay their fees.

**What happens when I retire ?**

Even after you retire you will earn your Agent Management fees for as long as your downline is paying their fees.

**What is an Agent Management fee ?**

- The Agent Management Fee is only available to Registered Agents who recruit, train and manage other Agents whether it is part time or full time.
- If you pay your Agency business fees every week you will spend R5 200 for the year on your business.
- If you get 10 other Agents to join Moola Me and they pay their fees every week you will get R10 400 back per annum as a management fee.
- If your 10 Agents do not participate actively ie. Not paying their business agency Fees every week you will not get your management payments accordingly you will only receive pro-rata payment.
- You are not restricted to just 10 Agents you may recruit, train and manage as many Agents as you wish. You will earn a guaranteed 20% management fee per week each time one of your Agents pay their weekly Agent Business fees.
- Therefore if you have recruited 100 Agents and they all pay their fees each week for 52 weeks you are guaranteed of R104 000 management fee payments for the year.

**Can I Stop to be an Agent ?**

Yes you can stop at anytime. If you decide to stop please notify us to change your status from an Agent to a Trader.

If you stop to be an Agent you will not be earning the Agent Commission and you will only earn discount on what you purchase for yourself or 10% commission on what your downline traders sell.

**What is passive income ?**

Passive income is derived from income that is generated from work that you have done in the past and you don't have to do the same work again to earn the same income. Another example is rental income or subs or membership fees.

**What is Swift ?**

Swift is a separate 3rd party approved trading platform that focuses on Banking, Prepaid & Payment Services.

Swift Trader is a Treasury account within Absa and has already gone through the Fica process.

**Is Moola Me also Swift ?**

No Moola Me is not Swift we have just elected to make use of the Swift Platform & Services to assist with the management of payments.

**What is an Upline ?**

An upline is the same as your enroller or the person who introduced you to Moola Me.

**What is a Downline ?**

A Downline is everyone that you have recruited as Agents below you. You are in effect someone's upline and someone else's downline at the same time.

### **What is an Enroller ?**

An enroller is the same as your upline or the person who introduced you to the Moola Me. You are also someone else's enroller when you recruit new Agents.

### **Can I be an Agent and not have to recruit other agents?**

Yes you can and you will still get to use all the benefits and earn commissions. You unfortunately will not receive the Agent management fee on a weekly basis and you will not benefit from the Moola Me Foundation if you are not an Agent.

### **What makes Moola Me Unique ?**

Moola Me is unique as there are no other opportunities like this anywhere in the world. For a small fee you get many and ongoing benefits, and incentive rewards from bonuses to management fees to commissions and rebates on purchases, to personal development and training.

Agents also get the opportunity to create a passive income, a pension and an inheritance for their family as part of the process.

Agents and their families also benefit from the Moola Me Foundation

### **What happens when my phone is lost or stolen?**

Notify us immediately so that we can see how we can assist you.

SMS: 083 309 3157

Email: [info@moolame.co.za](mailto:info@moolame.co.za)

Tell us who you are and what your Swift Trader account nr is and your problem.

### **How do I sign up to Swift Trader ?**

- APPLE PHONE On your Mobile device goto <https://swift.applify.co.za>
- ANDROID go to **Play Store**  
[play.google.com/store/apps/details?id=za.co.cloudbanc.trader&hl=en](https://play.google.com/store/apps/details?id=za.co.cloudbanc.trader&hl=en)  
and download the "SWIFT TRADER" app on your phone and follow the prompts.
- Once you have downloaded the App, you will be required to complete the information fields
- Always ensure that you insert your upline Code
- Swift Trader will ask you for information so that the system is able to identify you.
- The App is Free to download.



### **How do we sign up to Moola me ?**

Goto the website [www.moolame.co.za](http://www.moolame.co.za) and register, please remember to insert your own Swift Trader reference number & upload your photo.

### **How do I deposit money into my Swift Trader account ?**

Once you have uploaded the app you can deposit money into your swift account in 2 ways.

- 1) Cash Deposit from your bank
- 2) EFT from your bank account

Remember to use your Swift Account Payment Reference number to ensure the funds are allocated to your specific account on Swift Trader.

**Please note:** If you don't insert your Swift Trader Reference number the funds cannot be allocated by the bank to your Swift Trader account and the funds will be in the main Swift Account until such time that it is allocated to your specific Swift Trader Account.

Remember that Swift Trader is on the ABSA Platform and if you are with ABSA the funds should be available within a few hours. If however you are with any other bank the funds will only be available the next day unless you make an immediate transfer from your Bank to Swift Trader.

### **How do I get the money from my swift account into my bank account ?**

You simply EFT the funds from Swift Trader to your own account.

Remember that Swift Trader is on the ABSA Banking Platform and if you are with ABSA the funds should be available within a few hours mostly the same day. If however you are with any other bank the funds will only be available the next day unless you make an immediate transfer from your Swift Trader to your bank. Immediate transfer has a fee associated with the transaction. (See Banking Fees)

### **What do I do if I deposit money and forgot to include the reference number ?**

You sms the following number and we will assist you to solve the problem.

083 309 3157

### **What is a Wallet ?**

A wallet is a separate account that you can open in your Main Swift Trader account.

You can open as many wallets as you wish it's free to open wallets.

As you open new wallets, a reference number will be allocated for each wallet so that you can transfer between wallets with ease.

It is free to transfer funds between wallets and the funds are immediately available.

Each wallet is allocated a QR code that can be scanned and paid.

### **How long does it take after I deposited money into Swift Trader before I can start trading ?**

Remember that Swift Trader is on the ABSA Banking Platform and if you are with ABSA the funds should be available within a few hours mostly the same day. If however you are with any other bank the funds will only be available the next day unless you make an immediate transfer from your Bank to Swift Trader.

It is therefore important to always ensure you have enough funds in your Swift Account to enable you to buy and sell VAS

### **What is VAS ?**

VAS means Value Added Services eg. Airtime, Data, Electricity etc.

### **What are the Banking fees ?**

- Monthly Fees – No Fees
- Transaction fees within the App – No Fees
- Payments – No Fees
- Transfer to any Swift Trader Wallet – No Fees
- External EFT Payment R2.50
- Balance Enquiries – No Fees
- Monthly Interest on positive account balance – No Interest payable
- Immediate Payment – R 45.00

Fee structures may change from time to time with or without notice.

### **How do I see what transaction I have done and how much commission is owed to me ?**

When clicking on the Transaction History button in the main menu, a screen will pop up to advise you of all the actions or Transactions that have occurred in your account.

Some examples of this will be:

- You have opened a new wallet
- You have received an EFT
- You have sent money to an ATM

### **How do I know what transactions my downline has made ?**

When clicking on the Linked Traders button in the main menu, a screen will pop up to advise you of all the actions or Transactions that your downline made

Here you will also see a list of each downline Agent or Trader that you personally signed up under your account. You can click on each Trader and see what transaction they have made.

### **What are the commissions / fees payable to me ?**

<b>Product</b>	<b>Direct / From your own sales</b>	<b>Indirect / From your downline sales</b>
<b>Airtime</b>	<b>2.4%</b>	<b>0.6%</b>
<b>Data</b>	<b>2.4%</b>	<b>0.6%</b>
<b>Electricity</b>	<b>0.40%</b>	<b>0.10%</b>
<b>Bill Payments</b>	<b>R0.80</b>	<b>R0.20</b>
<b>Fines</b>	<b>R0.80</b>	<b>R0.20</b>
<b>DSTV</b>	<b>R0.80</b>	<b>R0.20</b>
<b>Moolame Agent Management Fee</b>	<b>R20 per downline agent weekly</b>	
<b>Granadilla Collections</b>	<b>16%</b>	<b>4%</b>
<b>Micro Loans</b> R300 R500 R1000 If you refer 5 or more per week you earn additional bonus If you refer 20 or more per months you earn additional bonus	<b>R20.00</b> <b>R40.00</b> <b>R60.00</b>  <b>R25 bonus per loan</b>  <b>R750 bonus per month</b>	<b>R5.00</b> <b>R10.00</b> <b>R15.00</b>

Please note that Commissions payable can change from time to time depending on the 3<sup>rd</sup> party supplier agreements

### **How much does a Moola Me agency Cost ?**

A Moola Me Agency cost R5200 per annum in 2019 which is paid off on a weekly basis at R100 per week. The price for the agency might increase every year.

### **Why are we paying Agency fees on a weekly basis?**

As an agent you have bought an agency from Moola Me and you need to pay for this agency. In order to make it easy and affordable for you to afford the business we

have agreed that You can pay membership weekly in smaller amounts as this way it makes it affordable for everyone to become an agent.

### **What is the difference between an Agent and a Trader ?**

“Agent” is a Moola Me Trader as well as an Agent who has purchased an Agency of Moola Me and signed a Business Agreement with Moola Me and who operates within the Moola Me Business Policies & Procedures. An Agent uses the Swift

Platform to buy and sell Swift products and services for own use at a discount or for sale to 3<sup>rd</sup> parties for commission. An Agent will also benefit from a weekly management fees based on the number of other Agents recruited, trained and managed as a downline.

An Agent has subscribed and registered on both the Swift Trader Platform as a Trader and has registered on the Moola Me website as an Agent.

Agents also benefit from receiving continuous online training, special offers and have access to information and business opportunities that Traders do not have access to. Agents further participates in Incentive programs and benefits from the Moola Me Foundation.

“Trader” is an individual who has subscribed to the Swift Trader Platform in order to buy and sell Swift products and services for own use at a discount or for sale to 3<sup>rd</sup> parties for commission.

### **How do I sign up another Trader or an Agent ?**

**Remember that not all Traders want to be Agents BUT ALL Agents are Traders. Always give the person the option to be just a Trader and only sign someone up as an Agent if he/she agrees to it.**

**Step 1.** Explain the Swift Trader and the Moola Me Concept

**Step 2.** The Trader sign up on Swift Trader for **APPLE PHONES** go to

<https://swift.appify.co.za>

For **ANDROID PHONES** go to **Play Store**

[play.google.com/store/apps/details?id=za.co.cloudbanc.trader&hl=en](https://play.google.com/store/apps/details?id=za.co.cloudbanc.trader&hl=en)

ENSURE that the Trader insert your Trader Code when he/she sign up.

**If you don't do this you will not earn 10% of your Downline sales.**

**Step 3.** If the person agrees to become an Agent then

goto <https://www.moolame.co.za> and help the person to register as an Agent.

### **What is the Moola Me Foundation ?**

10 % (Ten Percent) of all MOOLA ME profits are donated to the MOOLA ME foundation for the direct benefit of MOOLA Me Agents and their Direct Family Members. Direct Family is described as Legal Spouse, Own and legally Adopted Children and Own and legally Adopted Parents.

Once an Agent has been active for a minimum of 12 months or more the Agent may apply for financial assistance from the Foundation.

Financial assistance will be in the form of Grant or an interest free loan and will depend on the nature of the application and the contribution the Agent has made to MOOLA ME.

The Foundation has 2 objectives:

**Education.** This means that it is possible that through the **Moola Me Foundation** your children's Primary, Secondary School and university or college fees can be sponsored through a Moola Me Foundation grant or interest free loan depending on the nature of your application.

**Special Medical needs.**

Special Medical needs are defined as extra-ordinary medical expenses that are not covered by Government hospitals or your medical aid.

Every application is judged on its own merits and it also depends on what funding is available within the Foundation at the time. The Foundation Management team will

use their best discretion to allocate funding to requests and there is no guarantees of any funding.

(Terms & Conditions apply)

**How do I order clothing from Granadilla Collections ?**

Click on the Granadilla icon in the App

- Select category
- Select item
- Select size
- Select colour
- Select quantity
- Add to cart
- Complete order information
- Insert your Agent or Trader unique code as the reference on the order information
- SUBMIT –

**NO PAYMENT IS REQUIRED AT THIS STAGE**

- We will receive your order & confirm availability of items in the size and colour
- We will invoice the customer
- The customer can pay preferably via swift to the account reflected on the invoice or pay us directly EFT from their bank account to the swift account reflected on the invoice.
- We deliver the goods
- Delivery is free depending on the location alternatively it is paid for by the customer and will be reflected on the invoice.

**Can I return or exchange any clothing ?**

Yes you can provided it is in the same condition and in the same packaging as when you received it. If the packaging is damaged in any way it cannot be returned or exchanged.

A refund will be paid back into your Swift Account as soon we have received the items in good condition.

You will be responsible to courier the item/s back to us at your own cost.

**How does the loans work ? **LOANS ARE TEMPORARELY UNAVAILABLE****

- Once the agent has a customer he/she will fill in the mobile application and upload all supporting documents. The customer will then sign the mobile application as acceptance to proceed with the loan verification.
- SWIFT TRADER will send a confirmation received SMS with a tracking number.
- The customer will be quick captured and a confirmation of employment will be done.
- The request will be declined/approved.
- The agent and customer will receive a SMS with feedback.
- If the customer was approved the loan will be paid out to the customer.
- SWIFT TRADER pays Agent Commission.
- Agents gets paid a referral / introductory commission on the 1<sup>st</sup> loan per customer only, second loans are not commissionable.

### **More About Loans**

- All Swift Trader Micro Loan Finance contracts will be signed via the Agents smart device.
- Once the customer's requested documentation has been uploaded. It is imperative that the original documentation is then returned to the customer.
- NEVER TAKE THE CUSTOMERS ORIGINAL ID BOOK
- NEVER SIGN ON BEHALF OF A CUSTOMER, THIS IS FRAUD

### **What paperwork is required when submitting applications?**

- Copy of ID
- Copy of Payslip with proof of banking details
- OR Cover page with proof of bank details
- The SWIFT TRADER paperwork process was explained to me and I understand that it is compulsory to adhere to.

### **What are the loans interest rates and repayment periods ?**

The loan is for 1 month and 5% is added on the loan which includes all the various fees.  
For Example a R500 loan is repayable after 30 Days at R525

### **Is Moola Me a Pyramid Scheme ?**

A Pyramid scheme is an unsustainable business model that recruits members via a promise of payments or services for enrolling others into the scheme, rather than supplying tangible investments or sale of products or services or benefits. Pyramid Schemes are illegal and Moola Me is not a Pyramid Scheme.

### **Is Moola Me a Ponzi Scheme ?**

A Ponzi Scheme is a form of fraud that lures investors and pays profits to earlier investors with funds from more recent investors. The scheme leads victims to believe that profits are coming from product sales or other means, and they remain unaware that other investors are the source of funds. Ponzi Schemes are illegal and Moola Me is not a Ponzi Scheme.

### **What are the Moola Me Contact Details ?**

#### **MOOLA ME DETAILS**

**Granadilla Media Pty Ltd Trading as Moola Me**

**Registration Nr: 2016/525566/07**

**VAT Nr: 4930283405**

**Tax Nr: 9536207187**

**Address: 36 Main Road Strand Western Cape South Africa**



**Email: [info@moolame.co.za](mailto:info@moolame.co.za)**

**Contact Nr: 0860 994 077**

