

1. What is Easypaisa Loan?

EasyCash Loan is finance facility of up to PKR 10,000. The loan facility is provided in order for EP users to meet their day-to-day requirements.

2. How can I become eligible?

Customers who conduct regular transactions on Easypaisa are made eligible for this product. In order to be considered for qualification, you must increase your transactions. The Bank reserves right to offer product to its customers.

3. Are there any fees charged on it?

Service fee is charged which can vary according to your Easypaisa account usage and your loan payment history. All fees are shown during your loan application process within the channel.

4. What is the tenor of this loan facility?

It goes up to 60 days for App and 30 days on USSD.

5. How do I repay the Loan?

For manual repayments, you can select the "Repay" option on the main loan screen. Conversely, you can deposit funds into your mobile account, and Easypaisa will collect it through an auto-debit on and after due date.

6. How do I get subsequent loans?

If you have repaid your loan and would like another one, select the "EasyCash" option on the EasyPaisa Home Screen which will show you the amount you are eligible for, and give you an option to pull those funds into your wallet.

7. How to get bigger loan amount

Based on your Easypaisa usage, Easypaisa can increase your maximum loan limit from time to time. The bank however, reserves rights to allocate maximum loan amount.

8. What will happen if I repay late?

If you do not repay on time, you will: i) not be able to get higher loan amount in subsequent request ii) your credit history will be updated with the credit bureau if you do not repay within due date.

9. What will happen if I don't repay my loan?

If you do not repay your loan, your credit history will be reported to credit bureau.