LUBANE
SAVINGS & CREDIT CO-OPERATIVE SOCIETY Ltd

We Can
(Singakhona)

WANT IT
Have it

Your dream **phone** plus **MTN Network Value (Data and Voice)** financed through LUBANE SACCO Ltd.

Talk to us today!

T's & C's Apply!

MTN



#WeCan_Singakhona

LUBANE SACCO – MTN Eswatini Partnership

Lubane SACCO has always stood on the principle of resilience, member value, and forward-thinking leadership - encapsulated in our motto, **'We Can (Singakhona)'** indeed we can, actually **SIYAKHONA**. In today's fast-paced digital economy, financial inclusion and operational excellence cannot be divorced from reliable, secure, and advanced telecommunication infrastructure.

Through our partnership with MTN Eswatini - a trusted industry leader, we are unlocking tailored connectivity solutions designed to cater to the diverse needs of our members and our staff. From Pro Connect SME packages to executive Elite bundles, this collaboration ensures that our members stay connected, empowered, and equipped to navigate both modern business landscapes and daily communications seamlessly.

Key Pillars of the Agreement
Over the next coming years, this partnership establishes:

- **Comprehensive Corporate & Member Solutions:** Access to dedicated Pro, Pulse, and Elite tariff structures providing optimal data, voice, and SMS allocations.

- **Streamlined Administration:** A centralized billing mechanism that upholds transparency, operational efficiency, and mutual accountability

- **Device Pricing and Procurement Integration:** Structured device financing and corporate pricing models that align with our network value framework, ensuring our community has access to quality technology.

Acknowledgements and Looking Forward

To the members, this is for you, please utilize it to the fullest for the betterment of your lives. We reaffirm our commitment to delivering superior value just for you.

It's my pleasure to inform members that they can now enjoy discounted MTN Network Value (Data and Voice) through a variety of available offers. Choose the package that suits you and pay conveniently using Airtime or Mobile Money.

Pre-paid Packages

Simply ***dial 687#** and explore a wide range of discounted pre-paid data packages (Data and Voice) designed to keep you connected for less.



CEO's Remarks
Mrs G. Vilakati

Pre-paid Packages

Package Name	Price	Data	On-net (Mins)	Offnet (Mins)	SMS	Bonus Data (30-day validity)
ProConnect 95	E95.00	7GB	130	25	100	3GB
ProConnect 200	E200.00	16GB	270	50	100	5GB
ProConnect 450	E450.00	40GB	650	120	100	5GB

Post-Paid Packages

For post-paid packages, members may choose to purchase MTN Network Value (Data and Voice) only or a Network Value (Data and Voice) together with a Device, as outlined on Page 5 of this product document.

Data-Only Package

Members can select a suitable data package and apply to LUBANE SACCO for a 12-month loan arrangement.

Network Value vs Device Alignment

Members who wish to purchase a device are required to select a corresponding MTN Network Value (Data and Voice) based on the device eligibility criteria below. The loan will be repayable over 36 months.

Device Eligibility Summary

Package	Network Value	Maximum Device	Qualification
Pro Mini	160,00	4 000,00	Qualifies up to E4,000
Pro Standard	260,00	7 000,00	Qualifies up to E7,000
ProConnect 200	200,00	4 000,00	Qualifies up to E4,000
ProConnect 450	450,00	7 000,00	Qualifies up to E7,000
Elite Bronze	390,00	7 000,00	Qualifies up to E7,000
Elite Silver	630,00	17 000,00	Qualifies up to E17,000
Elite Gold	900,00	25 000,00	Qualifies up to E25,000
Elite Platinum	1 150,00	50 000,00	Qualifies up to E50,000
Elite Platinum Plus	1 450,00	50 000,00	Qualifies up to E50,000



DEVICE LOAN AND MOBILE SERVICES FINANCING APPLICATION PROCESS

Getting your device and MTN Network Value (Data and Voice) through the **LUBANE SACCO Device Loan and Mobile Services Financing Facility** is simple. The application process follows the steps below:

STEP 1 – VIEW AVAILABLE DEVICES & DATA PACKAGES

LUBANE SACCO will advertise the **devices and MTN Network Value (Data and Voice)** currently available under the MTN Eswatini arrangement.

If the device you want is not on the advertised list, you may request MTN to source and quote device, subject to availability and approval.

STEP 2 – CHOOSE YOUR DEVICE & MTN NETWORK VALUE (DATA AND VOICE)

Choose an approved device from the advertised options and select an **MTN Network Value (Data and Voice) that matches your lifestyle and data needs.**

You may also request to purchase a device outside the advertised list directly from MTN while still benefiting from the available MTN Network Value (Data and Voice) packages, subject to the applicable terms and approval.

STEP 3 – SUBMIT YOUR APPLICATION

Complete the **LUBANE SACCO Device Loan and Mobile Services Financing Application Form** and submit all required supporting documents.

Our team will guide you on the documents required for your application.

STEP 4 – CREDIT ASSESSMENT

The LUBANE SACCO Loans Department will assess your application in line with the SACCO's lending requirements.

The assessment will consider:

- Your eligibility as a member
- Your income and affordability
- Your existing loan commitments
- Your employment or contract period
- Applicable savings requirements
- Security requirements, where applicable
- Your previous loan repayment history

STEP 5 – LOAN APPROVAL

Once your application has been assessed, approval will be subject to the selected device, the applicable MTN Network Value (Data and Voice), and confirmation of the purchase price.

STEP 6 – PURCHASE

Once your loan has been approved and all required loan documentation has been completed, **LUBANE SACCO will purchase the approved device and MTN Network Value (Data and Voice)** on your behalf from the applicable service provider.

STEP 7 – CONFIRMATION OF PAYMENT & ORDER

Where applicable, LUBANE SACCO will provide the service provider with proof of payment and the relevant order information to facilitate the processing of your approved order.

STEP 8 – ORDER CONFIRMATION

Once your order has been confirmed, LUBANE SACCO will notify you and provide information on the expected **delivery or collection date.**

STEP 9 – DEVICE COLLECTION

Once MTN has procured your device and it is ready for collection, **LUBANE SACCO will notify you.** You can then collect your device as instructed by LUBANE SACCO from MTN Service Centre close to you.

The MTN Network Value You Want.
The Payment Plan You Need.

Post-Paid Packages Available:

12 Months Repayment	36Months Repayments
MTN Network Value (Data and Voice)	Device + MTN Network Value (Data and Voice)

Pro Packages

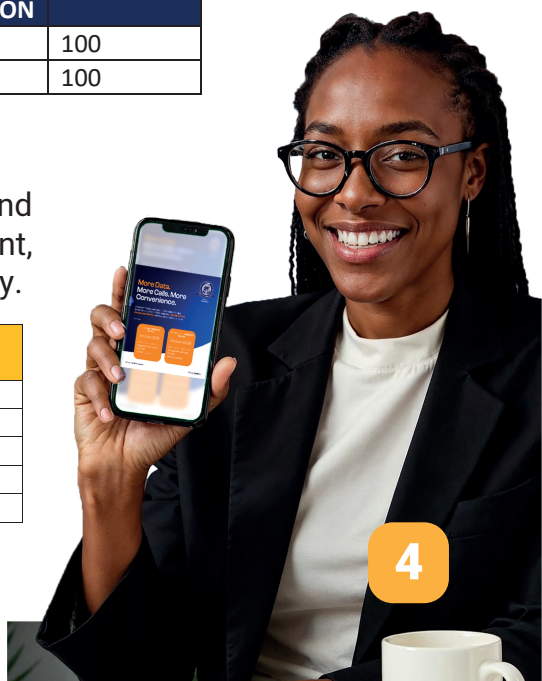
MTN Network Value (Data and Voice) tailored to your lifestyle, giving you the right balance of social data, entertainment, browsing and voice calls.

PRICE PLAN	MONTHLY PRICE	ON-NET VOICE (MINS)	OFF-NET VOICE (MINS)	ANY TIME DATA BUNDLE	BONUS DATA ALLOCATION	SMS VOL.
Pro Mini	E160.00	E250.00	45	12 GB	5 GB	100
Pro Standard	E260.00	E370.00	60	22 GB	5 GB	100

Elite Packages

Premium data packages (Data and Voice) designed for high-demand users who need more data packages for business, management, streaming, communication and staying connected throughout the day.

PRICE PLAN	PRICE	ON-NET MINS	OFF-NET MINS	DATA BUNDLES	SMS
Elite Bronze	E390.00	700.00	100	30 GB	200
Elite Silver	E630.00	1,200	150	50 GB	200
Elite Gold	E900.00	1,750	250	75 GB	300
Elite Platinum	E1,150.00	3,300	300	90 GB	300
Elite Platinum Plus	E1,450.00	4,000	350	120 GB	300



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Contact Us Today!

DEVICES

Name of Device	Current Retail Price	SACCO Price
Samsung Galaxy A07 128GB	2 665,00	2 305,00
Samsung Galaxy A17 128GB	4 265,00	3 685,00
Samsung Galaxy A26 128GB	5 330,00	4 605,00
Samsung Galaxy A37 128GB	9 280,00	8 015,00
Samsung Galaxy A57 256GB	12 800,00	11 060,00
Samsung Galaxy S26 256GB	22 220,00	19 195,00
SAMSUNG GALAXY S25	20 575,00	17 775,00
Samsung Galaxy S26 Plus 256GB	27 510,00	23 770,00
SAMSUNG GALAXY S25 +	26 035,00	22 495,00
Samsung Galaxy S26 Ultra 256GB	32 800,00	28 335,00
Samsung Galaxy Fold 7 256GB	49 850,00	43 070,00
HONOR X7E 128GB+6GB DS	6 435,00	5 560,00
iPhone 17 256GB	25 295,00	21 855,00
iPhone 17 Pro 256GB	34 790,00	30 060,00
iPhone 17 Pro Max 256GB	37 955,00	32 795,00
iPhone 17 Pro 512GB	41 125,00	35 530,00
iPhone 17 Pro Max 512GB	44 285,00	38 265,00
iPhone 17 Pro Max 1TB	45 335,00	39 170,00
SAMSUNG GALAXY S25 FE 256GB	17 495,00	15 115,00
Intelligent Solar Energy 4G PT	3 730,00	3 225,00
NB - Subject to exchange rate fluctuations		

DEVICE LOAN AND MOBILE SERVICES FINANCING INFORMATION

A. SAVINGS REQUIREMENTS

I. The Device Loan and Mobile Services Financing Facility shall not be based on the member's savings balance or savings multiple unless loan exceeds E20,000.00

II. However, as a condition for accessing the facility, the member shall maintain the following minimum balances:

Account	Minimum Balance
Share Capital Account	**E1,800.00**
Ordinary Savings Account	**E5,000.00**

III. The above balances shall be verified before the loan application is approved.

B. REPAYMENT PERIOD

I. The maximum repayment period for the Device Loan and Mobile Services Financing Facility shall be: Thirty-Six (36) months respective of the device loan amount.

C. COLLATERAL REQUIREMENTS FOR DEVICES ABOVE E20,000.00

Where the total value of the device financed exceeds E20,000.00, the member shall provide acceptable security in accordance with the following requirements:

I. Savings Security - The member shall maintain security equivalent to 2.5X the loan amount based on the member's Ordinary Savings and Club 45 savings.

II. Source Deduction - The member shall provide an acceptable and enforceable source deduction arrangement, where applicable.

D. INTEREST RATE

I. The standard interest rate applicable to the Device Loan and Mobile Services Financing Facility shall be: 1% per month.

LOAN APPLICATION FORM REQUIREMENTS

Loan Application Form Link;
Attachments

a) Certified Copy of ID
b) Recent Payslip
c) 3Months Bank Statement

Email completed form to:
admin@lubane.co.sz / loans@lubane.co.sz /
loans.assistant@lubane.co.sz



LUBANE
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We Can
(Singakhona)

For more information

Telephone:
(+268) 2417 1802 / 2416 1836

Cellphone:
(+268) 7865 1899

WhatsApp:
(+268) 7984 5636

Website:
www.lubane.co.sz