IMPORTANT NOTICE

Khetsi — Re Nolofatsa Bophelo.

LESOTHO PostBank — Affordable.Accessible.Anytime

INTEREST PAYMENTS TO KHETSI SUBSCRIBERS

It is time to pay out what it due to you, as our loyal Khetsi subscriber!

Payment Systems (Issuers of Electronic Payments Instruments) Regulations 2017 under schedule 4 (16), states that "a Trust Account shall earn interest and the interest shall be used to cover operational expenses of the Trust Account. Any excess amount shall be declared with the Central Bank, which shall provide guidance regarding its usage". The Central Bank of Lesotho has therefore resolved that accumulated interest from Lesotho PostBank's (LPB) Khetsi Trust Account be distributed amongst its subscribers.

It is on this notion that LPB will pay out Khetsi interest accumulated from 1st Jan 2025 to 31st Dec 2025, to eligible Khetsi customers. The interest payments will be made before or on the 31st March 2026

METHODOLOGY

QUALIFYING CUSTOMERS

All **Khetsi subscribers** whose mobile wallet accounts possessed funds or balances for a period of a day or more will be considered for batch of payments covering the period of 1st Jan 2025 to 31st Dec 2025.

CUSTOMERS TO BE EXCLUDED

All **LPB Mobile Money Agents** including the LPB Branches extending mobile money services to our customers are excluded from this planned pay-out.

METHODOLOGY ADOPTED FOR ACCUMULATED INTEREST PAY OUT

Each individual customer's (Khetsi Wallet Subscriber) daily balance is considered to determine the ratio to be used when paying out interest earned from Trust Account. This means that each customer is awarded interest based on their contribution towards the daily Trust Account balance.

ILLUSTRATIONS ON THE AFOREMENTIONED METHODOLOGY

i. Suppose on the given days, Wallet balances, daily Trust account balances and interest earned are as shown on table below:
NB: Customers daily balances can change due to transactions made.

DATE	WALLET BALANCE	TRUST A/C BALANCE	EARNED INTEREST
30th March 2025	Customer X **M1,500.00** Customer Y **M3,000.00** Agent Z **M2,000.00**	M6,500.00	M100.00
01st April 2025	Customer X **M0.00** Customer Y **M2,200.00** Agent Z **M1,000.00**	M3,200.00	M70.00
02nd April 2025	Customer X **M3,500.00** Customer Y **M40.00** Agent Z **M600.00**	M4,140.00	M90.00
Totals earned interest as at the 02nd of April 2025			**M260.00**

Note: The grand total of M260.00 earned interest will be paid to wallet subscribers excluding the Agents.

ii. Based on the above assumptions, the actual interest pay-out will be as follows:

DATE	WALLET RATIOS	INTEREST SHARED	INTEREST EARNED
30th March 2025	Customer X,Y = 1:2	X= M33.33, Y= M66.67	M100.00
01st April 2025	Customer X,Y = 0:1	X= M0.00 Y=M70.00	M70.00
02nd April 2025	Customer X,Y = 175:2	X= M88.98, Y=M1.02	M90.00
Therefore in 3 days customers total earned interest each is: **X = M122.31** : **Y = M137.69**			

- Customers will be awarded interest based on their daily contribution to the total Trust account balance, that is, the higher the daily customer's balance the more interest earned.

- Customers are further informed that after this payment, (of interest accumulated from 1st Jan 2025 to 31st Dec 2025 they will receive their interest annually, during the first quarter of every subsequent year.

Keep using Khetsi to receive this exciting opportunity in future!