



**CENTRAL BANK OF SOMALIA**  
**WARGALIN DADWEYNE**

**Hagaha Xaddiga Dhaqdhaqaaqa Lacagta Taleefanada**

Guddiga Qaran ee **Ka-Hortaga Lacag Dhaqista iyo La Dagaalanka Maalgalinta Argagixisadda** waxa uu fadhigoodii qabsoomay **24 Maarso 2024** ansixiyay Hage (Guideline) lagu xadaynaayo dhaqdhaqaaqa Adeegga Lacagta Taleefanada (Mobile Money Service). Hagahan oo uu Bankiga Dhexe soo diyaariyay ayaa waxa ujeedadiisu tahay in lagu yareeyo loogana hortago khataraha ka dhalan kara adeeggan maaliyadeed ee muhiimka u ah shacabka in lagu maalgaliyo argagixisada..

Hagaha ayaa u kala qaybiyay dhamaan koontooyinka kala duwan ee adeeggan lix (6) nooc oo kala ah:

1. Heerka 1-aad (Teir 1) Koontada Qofka Xaddigiisu hooseeyo (Low Value Individual Account)
2. Heerka 2-aad (Teir 2) Koontada Qofka Xaddigiisu Dhex-dhexaadka yahay (Middle Value Individual Account)
3. Heerka 3-aad (Teir 3) Koontada Ganacsiga yar (Small Enterprise Merchant Account)
4. Heerka 4-aad (Teir 4) Koontada Ganacsiga Dhexe (Medium Enterprise Merchant Account)
5. Heerka 5-aad (Teir 5) Koontada Ganacsiga Weyn (Large Enterprise Merchant Account)
6. Heerka 6-aad (Teir 6) Hay'addaha Samafalka iyo kuwa aan Dawliga ahayn (NPOs/NGOs)

Koontooyinka kor ku xusan ayaa mid walba lacayimay xaddiga dhaqdhaqaaqiisa si guud (Cumulative limit), si maalinle ah (Daily limit), iyo si billaha (Monthly limit). Fadlan ka akhriso xaddiyada kala duwan ee koontooyinka lifaaqa warqadan.

Hagahan oo ay fulin doonaan dhamaan Hay'addaha bixiya Adeegga Lacagta Teleefanada ayaa wuxuu u dhaqan galayaa sidan soo socota:

1. Koontooyinka Shakhsiga ah (Heerarka 1-aad iyo 2-aad) ka hor 31 Maajo/May 2024.
2. Koontooyinka Ganacsiga iyo Hay'addaha Samafalka (Heerarka 3 -aad , 4-aad, 5-aad, 6-aad ) ka hor 30 Abriil.

F.G

Heerka 5-aad Koontooyinka Ganacsiga Weyn (Large Enterprise Account) kaliya wuxuu leeyahay xadidaad maalinle ah, halka Heerka 6-aad aanu lahayn wax xadidaad ah.

KOONTOOYINKA SHAKHSIGA AH			
Nooca Macmiilka/Ganacsiga	Xaddiga Koontada	Xaddiga dhaqdhaqaaqa maalinlaha	Xaddiga dhaqdhaqaaqa billaha
<b><u>Heerka 1-aad (Teir 1)</u></b> Koontada Qofka Xaddigiisu hooseeyo (Low Value Individual Account)	Wadarta guud ee haraagu markasta kama badan karto <b><u>Saddex boqol oo Doolar (\$300).</u></b>	Wadarta guud ee dhaqdhaqaaqa maalinlaha ah (Kala bixid/ ama ku shubasho) kama badan karto <b><u>Kun doolar (\$1,000).</u></b>	Xaddiga wadarta guud ee dhaqdhaqaaqa macmiilku kama badan karto <b><u>sagaal kun oo doolar (\$9,000) bishii.</u></b>
<b><u>Heerka 2-aad (Teir 2)</u></b> Koontada Qofka Xaddigiisu Dhex-dhexaadka yahay (Middle Value Individual Account)	Wadarta guud ee haraagu markasta kama badan karto <b><u>Laba Kun oo Doolar (\$2,000).</u></b>	Wadarta guud ee dhaqdhaqaaqa maalinlaha ah (Kala bixid/ama ku shubasho) kama badan karto <b><u>Laba Kun oo Doolar (\$2,000).</u></b>	Xaddiga wadarta guud ee dhaqdhaqaaqa macmiilku kama badan karto <b><u>Soddon kun (\$30,000) bishii.</u></b>

KOONTOOYINKA GANACSIGA AH				
Nooca Macmiilka/Ganacsiga	Xaddiga Koontada	Xaddiga dhaqdhaqaaqa maalinlaha	Xaddiga dhaqdhaqaaqa billaha	Lacag diris
<b><u>Heerka 3-aad (Teir 3)</u></b> Koontada Ganacsiga yar (Small Enterprise Merchant Account)	Wadarta guud ee haraagu markasta kama badan karto <b><u>shan kun oo Doolar (\$5,000).</u></b>	Wadarta guud ee dhaqdhaqaaqa maalinlaha ah (Receiving funds) kama badan karto <b><u>shan kun oo doolar (\$5,000).</u></b>	Xaddiga wadarta guud ee dhaqdhaqaaqa (Receiving funds) ganacsaduhu kama badan karto <b><u>Soddon kun oo Doolar(\$30,000) bishii.</u></b>	Waxa loo ogolyahay in ay koontada Ganacsiga ka diri karaan <b><u>shan kun oo doolar (\$5,000) bishii.</u></b>
<b><u>Heerka 4-aad (Teir 4)</u></b> Koontada Ganacsiga Dhexe (Medium Enterprise Merchant Account)	Wadarta guud ee haraagu markasta kama badan karto <b><u>Toban Kun oo Doolar (\$10,000).</u></b>	Wadarta guud ee dhaqdhaqaaqa maalinlaha (Receiving funds) kama badan karto <b><u>Toban Kun oo Doolar (\$10,000).</u></b>	Xaddiga wadarta guud ee dhaqdhaqaaqa (Receiving funds),ganacsaduhu kama badan karto <b><u>Konton kun oo Doolar (\$50,000) bishii</u></b>	Waxa loo ogolyahay in ay koontada Ganacsiga ka diri karaan <b><u>shan iyo toban kun oo doolar (\$15,000) bishii.</u></b>
<b><u>Heerka 5-aad (Teir 5)</u></b> Koontada Ganacsiga Weyn (Large)	Wadarta guud ee haraagu markasta kama badan karto <b><u>Boqol Kun oo Doolar (\$100,000),</u></b>	Ma xadidna	Ma xadidna	Waxa loo ogolyahay in ay koontada Ganacsiga ka diri karaan

Enterprise Merchant Account)	waxaana loo ogolyahay in markasta oo uu gaaro xaddiga maalinlaha uu u wareejiyo koonto bank.			<b><u>soddon kun oo doolar (\$30,000) bishii.</u></b>
<b><u>Heerka 6-aad (Teir 6)</u></b> <u>Hay'addaha Samafalka iyo kuwa aan Dawliga ahayn (NPOs/NGOs)</u>	Ma xadidna	Ma xadidna	Ma xadidna	

### Bankiga Dhexe ee Soomaaliya

