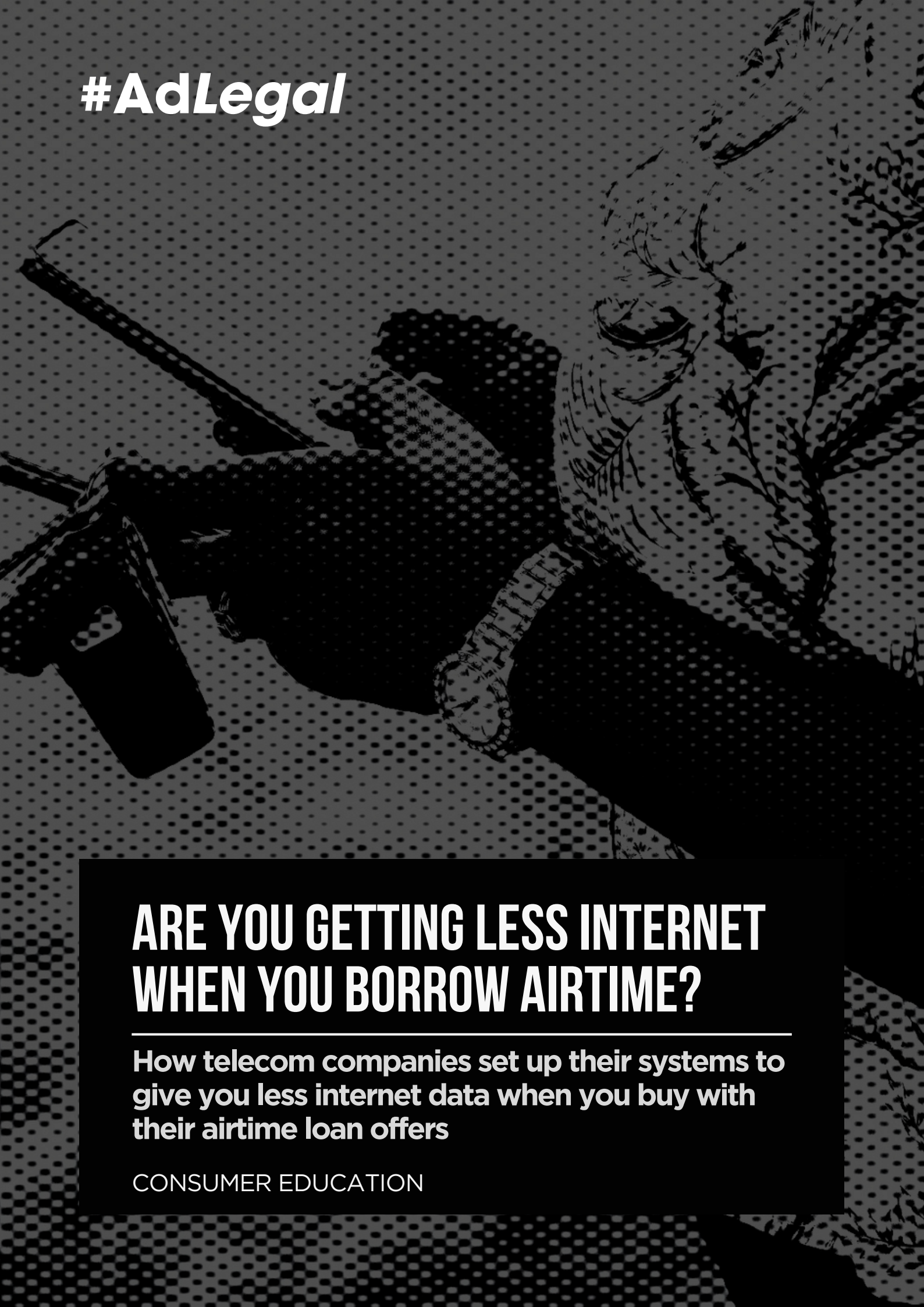




#AdLegal

ARE YOU GETTING LESS INTERNET WHEN YOU BORROW AIRTIME?

**How telecom companies set up their systems to
give you less internet data when you buy with
their airtime loan offers**

CONSUMER EDUCATION



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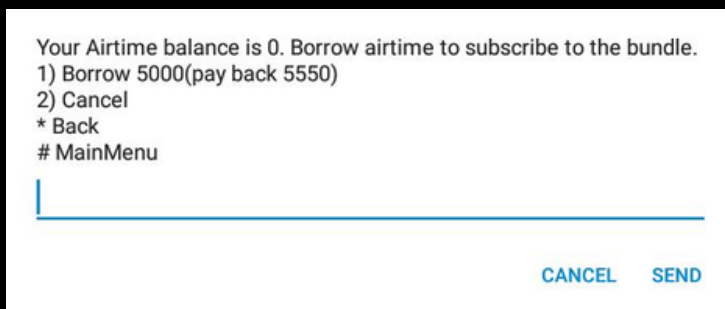
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CONSUMER COMPLIANT

We received a complaint from a consumer, who wishes to remain anonymous, claiming that when they try to buy a data bundle that costs more than the airtime they have, Airtel Uganda offers them an airtime loan to cover the balance. However, they say bundles bought with this loan run out much faster than the same bundles bought with their own airtime or mobile money.

Consumer's complaint reproduced:

When attempting to purchase a data bundle that costs more than the balance on my account, for example, a bundle worth UGX 10,000 when I have UGX 2,000 — the Airtel system prompts me with an option to “Pay using airtime – one-time.” Once I select this option, a pop-up message offers to lend me the balance I am short of.



Your Airtime balance is 0. Borrow airtime to subscribe to the bundle.
1) Borrow 5000(pay back 5550)
2) Cancel
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CANCEL SEND

If I accept, Airtel immediately processes the purchase and gives me the bundle on a loan basis.

However, the problem is this: **the bundle purchased using the loan is consumed at an abnormally fast rate compared to an identical bundle bought with my own airtime or mobile money**, even when usage patterns are the same.

Despite giving less value, **Airtel still deducts the full cash amount of the loan from me later**. This means they are effectively providing me with less data than I paid for, they earn a profit from a loan arrangement that delivers an inferior product, they fail to disclose that loan-funded bundles are different from standard bundles in terms of validity or usage rate.

INTRODUCTION:

A growing number of Airtel Uganda customers are raising concerns over what they describe as a “hidden expiry trap” when purchasing internet bundles using the company’s airtime or mobile money loan facility.

According to users, bundles bought with borrowed credit expire much faster than identical bundles purchased with cash or existing airtime, even when no internet usage occurs.

AdLegal Uganda believes that this is **a systemic issue that affects a large number of Airtel customers**, particularly those in vulnerable financial situations who rely on the loan option in emergencies. Prompt regulatory or legal action is necessary to stop this exploitation.

COMMON EXCUSE

When customers complain, telecom companies often say:

“You must have used an app that consumes more data than you realised”

“Your phone settings are using background data”

“Our terms and conditions allow this”

This sounds reasonable, but it’s a distraction. This is not about how much you stream or scroll. It’s about how the telecom company’s system is set up to give you less value when you buy with their loan.

OUR INVESTIGATIONS:

We’ve investigated and the problem isn’t your usage. It’s Airtel’s system rules that quietly give you less validity when you buy bundles with borrowed credit, even though you still pay the full amount in cash later. The preliminary report observes that from a technical and business-logic perspective, Airtel is most likely doing this through **backend service provisioning rules** in their billing system.

We report as follows;

Different Product Codes in the System

Airtel’s core network uses a charging & billing platform that assigns a bundle ID to each product. When you buy data with cash/airtime/mobile money balance, the system triggers the standard bundle ID with the normal expiry period.

When you buy using loaned airtime/mobile money (“OBA” – Overdraft Balance Advance), the system triggers a different bundle ID with a shorter expiry period.

Technically, these are two might be different “products” in their catalog, even if the marketing name is the same.

Expiry Rule Manipulation

A bundle's validity period isn't fixed by nature—it's simply a parameter set in the telecom's provisioning system.

For instance:

- Standard bundle: 1 GB valid for 1 day
- Loan-based bundle: 1 GB valid for 10 hours

When you purchase, the system automatically detects the method of purchase and assigns the validity period based on internal rules—not the actual value or nature of the bundle itself.

WHY THIS IS INVISIBLE TO THE CUSTOMER

The app/USSD menu may use the same wording for both purchase methods, so you don't immediately see that the expiry is different until after you've bought the bundle.

This is why it feels like the "same bundle" but it's technically not, it's a separate bundle SKU disguised under the same marketing name.

WHY AIRTEL MIGHT DO THIS

- **Risk recovery strategy:** They want to incentivize quick use of loan-purchased data so you repay sooner.
- **Cash flow control:** Shorter validity reduces deferred usage liability on their books (unused data is an accounting liability until it expires).
- **Psychological push:** If you run out faster, you are more likely to top-up earlier, generating more transactions and fees on their side.
- **Hidden interest rate:** By giving you less validity for the same price (and still charging the full repayment later), they're effectively charging you a higher premium than what they claim to be charging without calling it interest.



HOW TO CATCH THEM — STEP-BY-STEP EVIDENCE GATHERING

AdLegal is in the process of evidence gathering and we are calling upon all affected people to follow the steps below to gather evidence which can then be sent to us via nfo@adlegalug.com or by calling **+256 758 723 991** or **+256 762 810949**.

You don't need to be a tech expert. Just follow this simple process:

Buy Two Identical Bundles

- First, load cash/airtime and buy your normal bundle.
- Then, borrow Airtel airtime/mobile money and buy the exact same bundle immediately after.
- Use the same phone and do both within minutes.

Save the Confirmation SMS

- Keep both SMS messages showing the bundle size and expiry date/time.
- You'll likely see:
 - Cash bundle: longer expiry (e.g., 30 days)
 - Loan bundle: shorter expiry (e.g., 3 days)

Do a No-Usage Test

- After purchase, turn mobile data off.
- Wait until the "loan bundle" expiry date — it will vanish without being used.

Send Us the Proof

- Forward the confirmation SMS to our email/WhatsApp (include your purchase times).
- Send screenshots or photos of the purchase process.
- Keep your originals safe, they may be needed later.

WHAT'S NEXT:

Based on the evidence gathered, AdLegal will compile a comprehensive report detailing this fraud. The report will be publicly released in multiple languages to expose the malpractice and educate all users about their rights and the tactics used by telecom companies.

The collected evidence will also be submitted to the Uganda Communications Commission (UCC) in a formal complaint. If the UCC fails to act **(like it always does)**, we will consider legal action in courts of law, citing unfair trade practices and abuse of dominance.



ABOUT ADLEGAL:

AdLegal is a consumer advocacy organization whose mission is to promote consumer protection, combat consumer fraud and deceptive advertising through legal actions; promote understanding of the serious harms commercial dishonesty inflicts; and work with consumers, businesses, independent experts, synergy organizations, self-regulatory bodies and government agencies to advance countermeasures that effectively prevent and stop deception in the Ugandan economy.

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