

LOAN APPLICATIN & CONTRACT ADDENDUM

Terms and Conditions

- 1. This addendum is specifically for CHAPCHAP1 and CHAPCHAP2 Loan products (Hereinafter referred to as "the products").
- 2. The contents of this addendum supersedes any other provision of Terms and Conditions of the products.
- 3. The products have been duly renamed as CHAPCHAP RELOADED1 and CHAPCHAP RELOADED2 respectively with effect from 1st March, 2025. However, the existing records of the products with or without outstanding balances shall NOT be altered to reflect the change of names.
- 4. The products annual interest rates are as follows with effect from 1st March, 2025;
 - (a) CHAPCHAP RELOADED1 11.5%
 - (b) CHAPCHAP RELOADED2 12.1%
- 5. Top up fee or Bridging fee shall be a one off payment at the point of refinancing either of the products and shall be as per the following rates, recoverable upfront on the outstanding balance:
 - (a) CHAPCHAP RELOADED1 10.0%
 - (b) CHAPCHAP RELOADED2 5.0%
- 6. The interest rates in Clause No.4 above do NOT apply to existing balances of the products granted prior to the effective date of 1st MARCH, 2025.
- 7. The Borrower by ticking either CHAPCHAP1 or CHAPCHAP2 in the Loan Application & Contract Form Shall be deemed to have ticked CHAPCHAP RELOADED1 or CHAPCHAP RELOADED2 as shall apply respectively.
- 8. Other Terms and Conditions relating to the products not mentioned in this addendum still applies to the products to the full extent of their intentions and/or guidance.

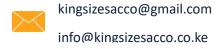
ACKNOWLEDGEMENT AND COMMITMENT BY THE BORROWER

Mr/Ms/Ms/Dr/Profof national ID/Passpor
Nodo hereby confirm that I have read and has comprehensively
inderstood the contents of the addendum. By applying for the product, I undertake to abide by the
Terms and Conditions as contained in the Loan Application & Contract Form as read together with
nis addendum.
ignatureDate//20at
Quality Products & Services

North Airport Road, Nairobi Bottlers Limited Premises

Save Regularly and Borrow Wisely





Mailing Address: P.O. Box 18034-00500, Nairobi