

A. LOAN PRODUCTS

1) Normal/Development Loan₁ and Normal/Development Loan₂

-Normal/Development₁ and Normal/Development Loan₂ grantable amounts ranges from **ksh.1000.00 (one thousand) to ksh 10 (ten) million** repayable with a maximum period of 72 months at an interest rate 12% p.a and 12.6 p.a. respectively on a reducing balance

2) Super normal/Premium loan₁ and Super normal/Premium loan₂

Super normal/Premium loan and Super normal/Premium loan₂ grantable ranges from **ksh.1000.00 (one thousand) to Ksh 10 (ten) million** repayable with a maximum period of 72 months at an interest rate 12% p.a and 12.6 p.a respectively on reducing balance.

3) Super normal₃

Super normal₃ loan grantable ranges from ksh.1000.00 (one thousand) to Ksh 10 (ten) million repayable with a maximum period of 96 months at an interest rate 12.35% p.a on reducing balance. The Deposits multiplier is 4 times.

4) Inuka Loan 1, Inuka Loan₂ & Inuka 3

Inuka Loan 1 and Inuka loan₂ grantable amount ranges from ksh.1000.00 (one thousand) to 10 (ten) million repayable within a maximum period of 96 months at an interest rate 13%p.a and 13.6% respectively on reducing balance. Inuka 3 is only accessible to Corporate entities at 13%

5) Executive Loan₁ and Executive Loan₂

Executive Loan and Executive loan₂ grantable amount ranges from **ksh.1000.00 (one thousand) to 10 (ten) million** repayable within a maximum period of 72 months at an interest rate 12% p.a and 12.6% respectively on reducing balance.

6) Executive Loan₃

Executive Loan and Executive loan₃ grantable amount ranges from **ksh.1000.00 (one thousand) to 10 (ten) million** repayable within a maximum period of 84 months at an interest rate 14% p.a and the deposits multiplier is 4 times.

7) Project Loan₁ and Project Loan₂

These loans ranges from **ksh.1000.00 (one thousand) to ksh.10,000,000** repayable within a maximum period of 72 months. The product has a loading of 5% on the amount borrowed and thereafter, interest is 12% p.a and 12.6% respectively on reducing balance.

8) Emergency loan and Emergency loan₂

These loans are for the unforeseen occurrence. The Maximum loan is KSh 200,000/=, guaranteed by at least 4 members. The loan is disbursed immediately and repaid over a maximum period of 24 months at an interest rate of 12% p.a 12.6% respectively on reducing balance.

9) School Fees loan and School Fees loan2

This loan is to assist members in payment of school /college fees. The Maximum loan is KSh 300,000/=-, guaranteed by at least 4 members and repaid within 3 years. Its interest rate is 12% p.a on reducing balance

10) ChapChap Loan & Chapchap Loan2

Chapchap Loan 1 and Chapchap loan2 grantable amount ranges from **ksh.1000.00 (one thousand) to 10 (ten) million** repayable within a maximum period of 72 months at an interest rate 10.5% p.a and 11.1% respectively on reducing balance.

11) Chapchap Reloaded Loan1 & Chapchap Reloaded2

Chapchap Reloaded1 and Chapchap Reloaded loan2 grantable amount ranges from **ksh.1000.00 (one thousand) to 10 (ten) million** repayable within a maximum period of 72 months at an interest rate 11.5% p.a and 12.1% respectively on reducing balance.

12) Karibu Loan

Karibu loan grantable ranges from ksh.1000.00 (one thousand) to Ksh 100,000/=- (one hundred thousand) repayable with a maximum period of 18 months at an interest rate 10.06% p.a on reducing balance. The Deposits multiplier is 3 times with minimum Share Capital of Ksh 5000/=- (five thousand).

13) Mali Safi

This is asset financing or collateral based lending. The maximum amount is Ksh 5m repayable in 96 months at an interest rate of 14% p.a. The loan insurance fee is 1.5%

14) Loan top up

Top up will be done at a cost of 5% for all loans categorized as **loan2** and 10% for the rest on the outstanding loans. The old contract expires and the loan applicant **MUST** get new guarantors for the refinanced loan.

15) Deposit Boosting

This is a product to assist members qualify for a higher loan amount. The boosting ratio is 80% percent of deposits subject to a maximum of Ksh 1 (one) million at an interest of 10% of the boosting amount.

16) Mobile loans

These are loans accessible to members digitally with the following Terms and Conditions.

- a) Interest rates, insurance fee and repayment period (graduated as below);
- b)

No	Product Name	Repayment period (Months)	Interest rates (%)	Insurance	Maximum Loan Amount(Ksh)
1	Express	1-3 months	6.5%	0.5%	200,000/= based on 10% of the individual member deposits.
2	Jijenge	4-6 months	9.0%	0.5%	
3	Jiinue	7-9 months	12.0%	0.5%	
4	Jipange	10-12 months	14.0%	0.5%	

B. SAVINGS

1. Schoof Fees Savings account (Min savings pm Ksh 500/=)
2. Holiday Savings Account (Min savings pm Ksh 500/=)
3. Deposits Savings Account (Min savings pm Ksh 2500/=)