

U & I MICROFINANCE TARIFF GUIDE

1. SAVING ACCOUNTS

A) BIASHARA ACCOUNT

MINIMUM OPENING BALANCE	Kshs. 300
WITHDRAWAL OVER THE COUNTER	Kshs. 90
ACCOUNT OPERATION/ LEDGER FEE	Nil
DEPOSIT CHANGE OVER THE COUNTER	Nil

B) NYOTA ACCOUNT

MINIMUM OPENING BALANCE	Kshs. 500
WITHDRAWAL OVER THE COUNTER	Kshs. 90
ACCOUNT OPERATION/ LEDGER FEE	Nil
DEPOSIT CHANGE OVER THE COUNTER	Nil

C) PAMOJA CHAMA ACCOUNT (Group)

MINIMUM OPENING BALANCE	Kshs. 1000
WITHDRAWAL OVER THE COUNTER	Kshs. 90
ACCOUNT OPERATION/ LEDGER FEE	Nil
DEPOSIT CHANGE OVER THE COUNTER	Nil

D) CURRENT ACCOUNT

MINIMUM OPENING BALANCE	Nil
WITHDRAWAL OVER THE COUNTER	Kshs. 108
ACCOUNT OPERATION/ LEDGER FEE	Nil
DEPOSIT CHANGE OVER THE COUNTER	Nil

E) FIXED DEPOSIT

AMOUNT	CALL DEPOSIT (P.A)	FIXED DEPOSIT (P.A)
Below 500,000	4.5%	9.0%
500,000 to <1,000,000	5.5%	10.5%
1,000,000 to <5,000,000	5.5%	11.5%
5,000,000 to <10,000,000	6.5%	12%
Over 10 Million	8%	12%
Over 20 Million	9%	14%

2. LOANS

i. ASSET FINANCING LOAN

- ◆ Minimum Kshs. 100,000.
- ◆ Processing fee of 3%
- ◆ Rate of 2.17% p.m reducing balance
- ◆ Insurance fee of 2.2%
- ◆ Maximum of 36 months repayment period

ii. JIJENGE LOAN

- ◆ Minimum Kshs. 100,000.
- ◆ Processing fee of 3%
- ◆ Rate of 2.17% p.m reducing balance
- ◆ Insurance fee of 2.2%
- ◆ Maximum of 36 months repayment

iii. PLANNER LOAN

- ◆ Minimum Kshs. 100,000.
- ◆ Processing fee of 3%
- ◆ Rate of 2.17% p.m reducing balance
- ◆ Insurance fee of 2.2%
- ◆ Maximum of 36 months repayment

iv. FASTA FASTA LOAN

- ◆ Minimum Kshs. 100,000.
- ◆ Processing fee of 3%
- ◆ Rate of 2.17% p.m reducing balance
- ◆ Insurance fee of 2.2%
- ◆ Maximum of 36 months repayment

v. INUKA LOAN

- ◆ Minimum Kshs. 100,000.
- ◆ Processing fee of 3%
- ◆ Rate of 2% p.m reducing balance
- ◆ Maximum of 36 months repayment

vi. INSURANCE PREMIUM FINANCING

- ◆ No interest charges
- ◆ No minimum balance
- ◆ Maximum 12 months repayment period
- ◆ Approval fees 3%
- ◆ Insurance fee of 2.2%

3. MOBILE LOANS (Chap Chap)

- ◆ Maximum 1 month
- ◆ Minimum Kshs. 5,000
- ◆ Maximum Kshs. 100,000
- ◆ Rate of 8.5% p.a

4. OTHERS

1. Account statement Kshs 200
2. Salary processing Kshs. 100
3. Cheque book:-Kshs. 27 per leaf