

# 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. 300
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%	8.5%
500,000 to <1,000,000	5.5%	9.5%
1,000,000 to <5,000,000	5.5%	10.5%
5,000,000 to <10,000,000	6.5%	10.5%
Over 10 Million	8%	11%
Over 20 Million	9%	13%

## 2. LOANS

### i. ASSET FINANCING LOAN

- ♦ Minimum Kshs. 100,000.
- ♦ Processing fee of 3%
- ♦ Rate of 1.83% 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 1.83% 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 1.83% 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 1.83% 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 1.5% p.m reducing balance
- ♦ Maximum of 36 months repayment

### vi. INSURANCE PREMIUM FINANCING

- ♦ No interest charge
- ♦ No minimum balance
- ♦ Maximum 10 months repayment period
- ♦ Approval fees 3%
- ♦ Insurance fee of 2.2%

## 3. MOBILE LOANS (Chap Chap)

- ♦ Maximum 1 month
- ♦ Minimum Kshs. 2,000
- ♦ Maximum Kshs. 50,000
- ♦ Rate of 7.5% p.a

## 4. OTHERS

1. Account statement Kshs 240
2. Salary processing Kshs. 100
3. Cheque book:-Kshs. 27 per leaf