

TARIFF GUIDE vs. 2

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SERVICE	RATE / CHARGE (KES)
Cheques Clearence	
Bankers Cheque	500.00
Customer's Cheque (encashment)	2% of the Amount
Customer's deposit	Nil
Unpaid Cheque	3,000.00
Stop payments of Cheque	1,000.00
Money Transfer	
RTGS Money Transfer	1,000.00
RTGS Incoming	Nil
EFT Money Transfer	500.00
EFT incoming	Nil
Accounts Opening Fees	
Member joining fees	500.00
Fosa Account Opening	1,000.00
Education Account Opening	Nil
Minor Account opening	Nil
Chama Account Opening	2,000
CSR Account Opening	Nil
Micro Savings Account	Nil
Dividend Account	Nil
Safe Custody	2,000.00 p.a
Closure Of Accounts Fees	
All Accounts closure	5,000.00

Fixed Deposits	
FDR Account Fees	Nil
Loan Processing Fees	RATE/CHARGE (KES)
Afya Imara Loan	Nil
Airtime Loan	Nil
Shamba loan	1% (Min 2,500 Max 20,000)
Boresha	1% (Min 2,500 Max 20,000)
Aspire loan	1% (Min 2,500 Max 20,000)
Elimu Bora loan	1% (Min 2,500 Max 20,000)
Express loan	1% (Min 2,500 Max 20,000)
Guarantor Guaranteed	Nil
Karibu Loan	1% (Min 2,500 Max 20,000)
Loan Within Savings	1% (Min 2,500 Max 20,000)
Biashara loan	1% (Min 2,500 Max 20,000)
Jibambe loan	1% (Min 2,500 Max 20,000)
Fosa Advance	Nil
Elite Loan	1% (Min 2,500 Max 20,000)
Premier Loan	1% (Min 2,500 Max 20,000)
Token Loan	Nil
Share Capital Loan	Nil
Loan Interest	
Afya Imara Loan	12% p.a
Airtime Loan	5% p.m
Shamba loan	15% p.a
Boresha Loan	2%p.m
Aspire loan	12% p.a
Elimu Bora	12% p.a
Express loan	14% p.a
Guarantor Guaranteed	0% p.a
Karibu Loan	15% p.a
Loan Within Savings	10% p.a
Biashara loan	15% p.a
Jibambe loan	5% p.m
Fosa Advance loan	5% p.m
Elite Loan	15% p.a
Premier Loan	15% p.a
Token Loan	7% p.m
Share Capital Loan	5% p.a

Bridging loan Interest	5% of Bal ≤ 100,000.00
M-loan recovery from Savings/ Loan Proceed	10 % of Amount Recovered
CRB- NPL Listings	500
Bulk deposit Commission	10%
Guarantor limit on exposure	3,000,000
Early drawdown	Rate/ Charge (KES)
Early loan drawdown fees	5% of amount drawn down
Early Closure of Accounts	5% of amount drawn down
Direct Debits Charges	
KCB Bank	50.00
Citibank	50.00
National Bank	50.00
Diamond Trust Bank	50.00
Absa Bank	50.00
NCBA Bank	50.00
Unpaid direct debit/ cheque charges	3,000.00
Mobile Loan	
Mobile loan appraisal fee	250
Mobile Loan Interest	5%-10% p.m depending on period & risk profile
Mobile Loan Late Payment Fee	As above
Mobile Fosa Advance	5% p.m
Mobile Fosa Advance Late Payment Fee	5% p.m of Original Principal
M-Banking	
M-Banking Registration	Nil
Pin Reset Manual	100.00
Pin Reset Auto	48.00
M-Banking Balance Inquiry	10.00
Standing Orders	
FOSA Standing Order	250.00 per entry
Withdrawal Fees	
Over counter withdrawal	
KES. 0 – 499,999	100.00
KES. 500,000 and above	500.00
Channels of Withdrawal	
Fosa to Mpesa	
0 – 1,000	40.00
1,001 – 7,000	60.00
7,001 – 30,000	60.00
30,001 – 50,000	180.00



50,001 – 100,000	240.00
100,001 – 150,000	300.00
Fosa To Bank	
0 – 30,000	60.00
30,001 – 100,000	240.00
100,001 – 150,000	300.00
150,001-500,000	1,000.00
Pesalink	
0-5,000	50.00
5,001-50,000	200.00
50,001-100,000	300.00
100,001-500,000	500.00
Official Letter	1,000 (Member)
	2,000 (Exited Member)
Document Request	100 per page (Member)
	200 per page (Exited Member)
Soft Copy Statement	Nil
Hard copy Statement	100 per page

Note: Fees and commissions are subject to tax where applicable and changes as and when regulatory and statutory laws are amended.