FINANCE TRUST BANK PRICING GUIDE - EFFECTIVE 1st SEPTEMBER 2019



DEPOSIT																			Putting Wome	
CLIPE	Init	tial Deposit		Opening		Extra Withdrawal within Month /	Deposit		Interbranch			Annual Management	Monthly ledger fees/	ATM Card	Replacement	Uncollected / Destroyed ATM	ATM Withdrawal	ATM Balance Inquiry / Mini	Interest Paid on Savings	
CHARGES			Balance	ees		Quarter	Fees	Same Day >10m	Charge	Minimum	Closure	Fees	Management fees		of lost ATM Card	card	800 at TrustCash ATMs	Statement 300 - TrustCash ATMs		
TRUST SAVERS Trust Savers Individu Trust Saver Joint			,			N/A N/A	Nil Nil	0.1%	Nil Nil	500	10,000	2,000	3,000 2,300	10,000 N/A	10,000 N/A	5,000 N/A	1,500 on Interswitch ATM	600 Interswitch ATM	2% p.a. (on Balances 50,000 - 4 2.5% p.a. (on Balances 500,000	
Trust Savers Compa						N/A	Nil	0.1%	Nil	500	10,000	2,000	6,000	N/A	N/A	N/A	N/A	N/A	3% p.a. (on Balances 10m and	d above)
Mama's Safe - Indivi	idual 5,00	00	5,000	Nil	Nil	N/A	Nil	0.1%	Nil	Nil	10,000	2,000	2,000	10,000	10,000	5,000	800 at TrustCash ATMs 1,500 on Interswitch AT	300 - TrustCash ATM 600 - Interswitch ATM	2.5% p.a. (on Balances 50,000 3.5% p.a. (on Balances 200,000 5% p.a. (on Balances 500,000 -	00 - 499,999)
No Fee - Individual	6,00	00	5,000	1,000		2,000 After 4 withdraws in a month	Nil	Nil	Nil	Nil	5,000	2,000	Nil	N/A	N/A	N/A	N/A	N/A	5.5% p.a. (on Balances 1,000,00 2.5% p.a. (on Balances 50,000	,000 and above 0 - 199,999)
No Fee - Joint		000			Nil	2,000 After 4 withdraws in a month	Nil h	Nil	Nil	Nil	5,000	2,000	Nil Nil	N/A	N/A	N/A	N/A	N/A	3.5% p.a. (on Balances 200,000 5% p.a. (on Balances 500,000 a	
Trust Guarantee Fund Forex Saving - Indivi Forex Saving - Busin	idual USE	arantee Amount D 100 D 250		Nil I	Nil for amounts below USD 5,000	N/A N/A	USD 0.25 of amou		Nil Nil	Nil USD 3	Nil 10,000	Nil Nil	USD 2 per month	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	Nil N/A	
TRUST YOUNG S	CAVEDO				0.2% for amounts USD 5,000 & above															
Trust Junior Savers Girl's Choice Savings	13,0				1411	2,000 After 1 withdraws in a quarte	Nil Nil	0.1%	Nil Nil	Nil Nil	10,000 Nil	2,000	Nil 500	N/A 10,000 (for girls	N/A 10.000	N/A 5,000	N/A 800 at TrustCash ATMs	N/A 300 - TrustCas	5% p.a. (on balances 100,000 a) and above)
J														18yrs and above)			1,500 on Interswitch ATI	ATM	2% p.a. (on Balances 50,000 - 4	- 499,999)
Teen Classic Savings Youth Progress Savin			· ·			N/A N/A	Nil Nil	0.1%	Nil Nil	Nil Nil	Nil Nil	2,000 2,000	500 500	N/A 10,000	N/A 10,000	N/A 5,000	N/A 800 at TrustCash ATMs	Interswitch AT N/A 300 - TrustCas	3% p.a. (on Balances 10m and	
routh Progress Savir	ngs 6,00	00	5,000	1,000	INII	N/A	INII	0.1%	INII	NII	INII	2,000	500	10,000	10,000	5,000	1,500 on Interswitch ATI	ATM	SN	
TRUST GROUP A	ACCOUNTS																	Interswitch A	ТМ	
Trust Group Savers	75,0		50,000	25,000	500	N/A	Nil	0.1%	Nil	500	10,000	2,000	2,300	N/A	N/A	N/A	N/A	N/A	2% p.a. (on Balances 50,000 - 4 2.5% p.a. (on Balances 500,000 3% p.a. (on Balances 10,000,00	00 - 9,999,999)
No Fee Group Saving	gs 11,0	000	10,000	,000		2,000 After 4 withdraws in a month	Nil	Nil	Nil	Nil	5,000	2,000	Nil	N/A	N/A	N/A	N/A	N/A	2.5% p.a. (on Balances 50,000 3.5% p.a. (on Balances 200,000	0 - 199,999) 00 - 499,999)
Mama's Safe Group	50,0	000	50,000	Nil I	Nil	N/A	Nil	0.1%	Nil	Nil	10,000	2,000	2,000	N/A	N/A	N/A	N/A	N/A	5% p.a. (on Balances 500,000 a 3.5% p.a. (on Balances 100,000 5% p.a. (on Balances 500,000 -	00 - 499,999)) - 999,999)
SACCO Savings		000	,	Nil		2,000 After 3 withdraws in a month	Nil	Nil	Nil	Nil	10,000	2,000	2,000	N/A	N/A	N/A	N/A	N/A	5.5% p.a. (on Balances 1,000,0 2% p.a. (on Balances 100,000 - 3% p.a. (on Balances 1m - 9,99) - 999,999)
VSLA Savings	20,0	0,000	50,000 f 20,000 f			N/A 2,000	Nil	Nil	Nil	N/A Nil	10,000	2,000	2,200	N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	4% p.a. (on Balances 10m - 19, 5% p.a. (on Balances 20m - 29, 6% p.a. (on Balances 30m - 49,	9,999,999)
VSLA Current Accou		000	50,000		•	_,,					,	2,000	15,000		1,77				7% p.a. (on Balances 50m - 99, 7.5% p.a. (on Balances 100m a Nil for SACCO and VSLA current acc	9,999,999) and above)
																			2% p.a. (on Balances 50,000 - 4 3% p.a. (on Balances 500,000 - 5% p.a. (on Balances 10m - 29,	0 - 9,999,999)
Investment Club Say Investment Club Acc		000 0,000	50,000 100,000	Nil	Nil	N/A	Nil	Nil	Nil	Nil	10,000	2,000	2,200 15,000	N/A	N/A	N/A	N/A	N/A	6% p.a. (on Balances 30m - 49, 7% p.a. (on Balances 50m - 99, 7.5% p.a. (on Balances 100m a	19,999,999) 99,999,999)
																			Nil for Investment Club curre	
CURRENT ACCO		000	10,000	Nil	Nil	2 000 may out a	Niil	Nil	Nil	Nil	10,000	2,000	Up to 5 transactions per	10.000	10,000	5,000	200 at TructCach ATMs	200 Trust coo	ch N/A	
Personal Current Acc		550	10,000			2,000 per extra transaction above 5 transactions a month	Nil	1411	(411	IVII	10,000	2,000	Up to 5 transactions per month – ledger fees 10,000 thereafter 2,000 per extra transaction within the	0,	10,000	5,000	800 at TrustCash ATMs 1,500 on Interswitch AT	300 - Trust cas ATM Ms 600 -	19/1	
Non Personal Currer	· ·		50,000 - business 1	Nil I	Nil	2,000 per extra	Nil	Nil	Nil	Nil	10,000	2,000	Up to 5 transactions per month – ledger fees 10,000 fo	N/A	N/A	N/A	N/A	Interswitch N/A	N/A	
Account - Personal Non Personal Currer Account - Institution	nt	1,000 - institutions	100,000 - Companies & Institutions			transaction above 5 transactions a month							Companies and 20,000 for business and instutions; thereafter 2,000 per extra transaction within the month							
Collection Account Single Tariff Current		0,000				N/A N/A	Nil Nil	Nil Nil	Nil Nil	Nil Nil	10,000 10,000	Nil 2,000	2,300	N/A Nil	N/A Nil	N/A N/A	N/A Nil	N/A Nil	N/A N/A	
Account - Institution Single Tariff Current Account - Companie	es	0,000											15,000							
Forex Current Accou	unts USE	D 250	USD 100		below USD 5,000 0.2% for amounts	N/A	USD 0.25% of amount		Nil	USD 3	UGX 10,000	Nil	Individual - USD2 per month Business - USD2	N/A	N/A	N/A	N/A	N/A	N/A	
FIXED DEPOSITS Fixed Deposit Account		00,000	N/A 1		USD 5,000 & above N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	per month N/A	N/A	N/A	N/A	N/A	N/A		
UGX Fixed Deposit Accou		D 5,000				N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Dependant on Treasury Bills R	Rate
GENERAL CHAR	Interim	Duplicate	Customised	Bulk Cas	h Deposit / Exce	ercise Dormant	Dorma	ant Cheque	Book Chequ	ue Book Cheque C	Collection Payn	nent against Retur		ed Cheque - Returned	Counter Custodial	Replacement of Mortgage &	AGENT BANKING T			
1 free per month	Statement 2,500/= per	2,500/= pe		Withdrav Deposit -		Charge	Accour Reactiv	ivation	-16,250/= 50 lea	aves - Nil	Uncle Effect 2% o	ts		not Cleared Cheque - Technical 20,000	Cheque Leaf fees 20,000 UGX 15,000 per q	Caveat release letters 10,000 –for	CASH IN/DEPOSIT Transaction Band Custor 5000 - 15000	mer charges Agent Commission 0 240	Transaction Band Customer charges 5000 - 15000 600	Agent Commissi
	page	page		Withdraw	val - 3,000/=			50 leaves - 100 leaves	- 65,000/= 100 le	eaves -	appro amou				for securities held by the	lost mortgage	15001 - 30000	0 280	15001 - 30000 700	350 450
B-4d								(650 per lea	usD 2	25					USD 5 for bank beyond one year after		30001 - 45000	0 360	30001 - 45000 900	
Returned Cheque - by	Danmaad	Ston	Doctdotod	Patrious	Lef Chague Can	and a Channe / Duefi	A Cabac	(650 per lea	31)		Ouder Stew	dina. Causis	trate of Polomes Audit C	'ansumation Audit Co	dollar one year after loan repaym	er Letters of Caveat nent removal on motorcycle.	45001 - 60000 60001 - 125000	0 400 0 480	45001 - 60000 1,000 60001 - 125000 1,200	500 600
other banks	Progress	Stop Payment Orders	Postdated Cheques		-	celled Cheque/ Draft	Hand	ol Fees EFT Inco	oming/ RTGS ng Charg	Standing within Ba	nk Orde	ers - Unpaid	icate of Balance Audit C		one year after loan repaym account nfirmation Letter of Introduce	Letters of Caveat removal on motorcycle. Salary Handling	45001 - 60000	0 400 0 480 0 800 0 1,120	45001 - 60000 1,000	
	Cheque You	uth Payment		Retrieva	l of Cheque Can	·		ol Fees EFT Inco	poming/ RTGS Charg 20,000 going 2,500	Standing within Ba 0 - Out 5,000		ers - Unpaid		Confirmation Audit Co	dollar one year after loan repaym	Letters of Caveat removal on motorcycle. Salary	45001 - 60000 60001 - 125000 125001 - 250000 250001 - 500000	0 400 0 480 0 800 0 1,120 3 0 1,400 5 0 2,500 10	45001 - 60000 1,000 60001 - 125000 1,200 125001 - 250000 2,000 250001 - 500000 2,800	600 1,000 1,400
other banks 20,000 Draft to	Cheque You Progress	Payment Orders 20,000 Direct dek	Cheques 20,000	10,000	10,0 t Account Safe	000	Hand	ol Fees EFT Inco Outgoin 2,500	oming/ RTGS Charg 20,000 going 2,500 comin	Standing within Ba 0 - Out 5,000	nk Orde	ers - Unpaid 20,000 iry / Internal Fund	20,000 ds Transfer (Utility Payments (Umeme Postpai	20,000 s Interbank	one year after loan repaym one year after loan repaym 20,000 Transfer - Funds account	Letters of Caveat removal on motorcycle. Salary Handling 2,000	45001 - 60000 60001 - 125000 125001 - 250000 250001 - 500000 500001 - 1000000	0 400 0 480 0 800 0 1,120 3 0 1,400 5 0 2,500 10	45001 - 60000 1,000 60001 - 125000 1,200 125001 - 250000 2,000 250001 - 500000 2,800 500001 - 1000000 3,500 000001 - 2500000 6,250 2500001 - 4000000 8,750	600 1,000 1,400 1,750 3,125
other banks 20,000	Cheque You Progress 50,000	Payment Orders 20,000 Direct dek	Cheques 20,000 bits Failed direct	10,000 Dorman	10,0 t Account Safe	Late Cash	2,000	ol Fees EFT Inco Outgoin 2,500	oming/ RTGS Charg 20,000 going 2,500 comin	Standing within Ba O - Out 5,000 In g Airtime	10,000 Balance Enqu	ers - Unpaid 20,000 iry / Internal Fund	20,000 ds Transfer (Umeme Postpai Umeme Yaka, eT	20,000 s id, fax, by rV,	one year after loan repaym one year after loan repaym 20,000 Transfer - Funds account wallet - Funds	Letters of Caveat removal on motorcycle. Salary Handling 2,000 stransfer from FTB int to MTN Mobile to stransfer from FTB int to Airtel Mobile	45001 - 60000 60001 - 125000 125001 - 250000 250001 - 500000 500001 - 1000000 1000001 - 2500000 2500001 - 4000000	0 400 0 480 0 800 0 1,120 0 1,400 0 2,500 0 3,500 2 2	45001 - 60000 1,000 60001 - 125000 1,200 125001 - 250000 2,000 250001 - 500000 2,800 500001 - 1000000 3,500 000001 - 2500000 6,250 2500001 - 4000000 8,750	600 1,000 1,400 1,750 3,125 4,375 gent Commission 1,500 125
Other banks 20,000 Draft to Customers	Cheque You Progress 50,000	Payment Orders 20,000 Direct dek Inward/	Cheques 20,000 bits Failed direct	10,000 Dorman	t Account Safe	Late Cash Custody	2,000	ol Fees EFT Inco Outgoin 2,500 Gustody Coin Deposi	oming/ RTGS Charg 20,000 going 2,500 comin	Standing within Ba O - Out 5,000 In g Airtime	10,000 Balance Enqu	iry / Internal Fund (from FTB ac	ds Transfer (Umeme Postpai Umeme Yaka, er eWater, KIS) / Pa	20,000 s id, fax, fy rV, s) • (5,000 - 60,0 • (60,001 - 125	Osb 5 for dollar account one year after loan repaym	Letters of Caveat removal on motorcycle. Salary Handling 2,000 stransfer from FTB ant to MTN Mobile to stransfer from FTB ant to Airtel Mobile to 100 - 550 60,000) - 800 - 125,000) - 1,050 1 - 250,000) - 1,300	45001 - 60000 60001 - 125000 125001 - 250000 250001 - 500000 500001 - 1000000 1000001 - 2500000 2500001 - 4000000 OTHER AGENT SERVICES Service Account Opening Origination Balance Enquiry(Receipt Print Bill/Utility Payments Mini Statement (Last 5 Trans	0 400 0 480 0 800 0 1,120 0 1,400 0 2,500 0 3,500 2 2	45001 - 60000 1,000 60001 - 125000 1,200 125001 - 250000 2,000 250001 - 500000 3,500 000001 - 1000000 6,250 2500001 - 4000000 8,750 Customer charges	600 1,000 1,400 1,750 3,125 4,375 gent Commission 1,500 125 500
Other banks 20,000 Draft to Customers	Cheque You Progress 50,000 URA Collection	Direct dek Inward/	Cheques 20,000 bits Failed direct debit	Dormant reactivat	t Account Safe Cust	Late Cash Custody	2,000 Safe Co	ol Fees EFT Inco Outgoin 2,500 Gustody Coin Deposi	oming/ RTGS Charg 20,000 going 2,500 comin	Standing within Ba O - Out 5,000 In g Airtime Purchase	Balance Enqui Mini Statemen	iry / Internal Func (from FTB account)	ds Transfer Count to Utility Payments (Umeme Postpai Umeme Yaka, eTe Water, KIS) / Par TV services (DST GoTV, Star times)	20,000 sid, fiax, fiy fV, (5,000 - 60,0 (60,001 - 125 (125,001 - 25 (250,001 - 50	OSD 5 for dollar account One year after loan repaym	Letters of Caveat removal on motorcycle. Salary Handling 2,000 stransfer from FTB ant to MTN Mobile to stransfer from FTB ant to Airtel Mobile to stransfer from FTB and to Airtel Mobile to stran	45001 - 60000 60001 - 125000 125001 - 250000 250001 - 500000 500001 - 1000000 1000001 - 2500000 2500001 - 4000000 OTHER AGENT SERVICES Service Account Opening Originatic Balance Enquiry(Receipt Pri	0 400 0 480 0 800 0 1,120 0 1,400 0 2,500 0 3,500 2 2	45001 - 60000 1,000 60001 - 125000 1,200 125001 - 250000 2,000 250001 - 500000 3,500 000001 - 2500000 6,250 2500001 - 4000000 8,750 Customer charges Age 0 250 1,000	600 1,000 1,400 1,750 3,125 4,375 gent Commission 1,500 125 500
Other banks 20,000 Draft to Customers	URA Collection	Direct del Inward/Outward	Cheques 20,000 bits Failed direct debit 2,000 Arrangement	Dormani reactivat	t Account Safe Cust 30,00 quar	Late Cash Custody 00 per ter 0.5%	Safe Co Access	ol Fees EFT Inco Outgoin 2,500 Custody Coin Deposi	oming/ RTGS Charg 20,000 going 2,500 comin	Standing within Ba 0 - Out 5,000 - In g Airtime Purchase Free	Balance Enqui Mini Statemen	iry / Internal Func (from FTB account)	20,000 ds Transfer (Umeme Postpai Umeme Paka, eTeWater, KIS) / Part TV services (DST GoTV,Star times) 1,000	20,000 s id, fax, by rV, c) • (5,000 - 60,0 • (60,001 - 125,001 - 25 • (250,001 - 50 • (500,001 - 1,000)	OSD 5 for dollar account one year after loan repaym	Letters of Caveat removal on motorcycle. Salary Handling 2,000 Stransfer from FTB int to MTN Mobile to stransfer from FTB int to Airtel Mobile to 100 - 550 660,000 - 1,050 1 - 250,000 - 1,350 1 - 1,000,000) - 2,550 1 - 1,000,000) - 2,550 1 - 1,000,000) - 2,550 1 - 1,500,000) - 3,050 Loan Advance	45001 - 60000 60001 - 125000 125001 - 250000 250001 - 500000 1000001 - 2500000 2500001 - 4000000 OTHER AGENT SERVICES Service Account Opening Origination Balance Enquiry(Receipt Primal Bill/Utility Payments Mini Statement (Last 5 Transchool Fees Collection	0 400 0 480 0 800 0 1,120 0 1,400 0 2,500 0 3,500 2 on Funded Account nt)	45001 - 60000 1,000 60001 - 125000 1,200 125001 - 250000 2,000 250001 - 500000 3,500 000001 - 2500000 6,250 2500001 - 4000000 8,750 Customer charges Age 0 250 1,000 300 2,000	600 1,000 1,400 1,750 3,125 4,375 gent Commission 1,500 125 500 150 1,000
Other banks 20,000 Draft to Customers	URA Collection	Direct del Inward/Outward	Cheques 20,000 bits Failed direct debit 2,000	Dormant reactival	t Account Safe Cust	Late Cash Custody 00 per ter 0.5%	Safe Co Access	ol Fees EFT Inco Outgoin 2,500 Gustody Coin Deposi	oming/ RTGS Charg 20,000 going 2,500 comin	Standing within Ba O - Out 5,000 In g Airtime Purchase	Balance Enqui Mini Statemen	iry / Internal Func (from FTB account)	ds Transfer Count to Utility Payments (Umeme Postpai Umeme Yaka, eTe Water, KIS) / Par TV services (DST GoTV, Star times)	20,000 Interbank	OSD 5 for dollar account One year after loan repaym	Letters of Caveat removal on motorcycle. Salary Handling 2,000 Stransfer from FTB int to MTN Mobile to stransfer from FTB int to Airtel Mobile to 100 - 550 (60,000) - 1,050 (1 - 250,000) - 1,050 (1 - 1,000,000) - 2,050 (1 - 2,000,000) - 2,050 (1 - 2,000,000) - 2,550 (1 - 5,000,000) - 3,050	45001 - 60000 60001 - 125000 125001 - 250000 250001 - 500000 1000001 - 1000000 2500001 - 4000000 OTHER AGENT SERVICES Service Account Opening Origination Balance Enquiry(Receipt Pri Bill/Utility Payments Mini Statement (Last 5 Trans School Fees Collection	0 400 0 480 0 800 0 1,120 0 1,400 0 2,500 0 3,500 2 2	45001 - 60000 1,000 60001 - 125000 1,200 125001 - 250000 2,000 250001 - 500000 3,500 000001 - 2500000 6,250 2500001 - 4000000 8,750 Customer charges Age 0 250 1,000 300 2,000	600 1,000 1,400 1,750 3,125 4,375 gent Commission 1,500 125 500
Other banks 20,000 Draft to Customers	Cheque You Progress 50,000 URA Collection 2,000	Direct dek Inward/ Outward	cheques 20,000 bits Failed direct debit 2,000 Arrangement I / Loan Applica	Dormant reactival	t Account Safe Cust 30,00 quar	Late Cash Custody 00 per 0.5% ter	Safe Co Access	ol Fees EFT Inco Outgoin 2,500 Custody Coin Deposi	oming/ RTGS Charg 20,000 going 2,500 comin	Standing within Ba 0 - Out 5,000 - In g Airtime Purchase Free	Balance Enqui Mini Statemen	iry / Internal Fund (from FTB account) 500	ds Transfer (Umeme Postpai Umeme Yaka, eTa TV services (DST GoTV,Star times) 1,000 Prime Lending	20,000 Interbank	OSD 5 for dollar account One year after loan repaym	Letters of Caveat removal on motorcycle. Salary Handling 2,000 2,000 Stransfer from FTB ant to MTN Mobile to stransfer from FTB ant to Airtel Mobile to stransfer from FTB and to Airtel Mobile	45001 - 60000 60001 - 125000 125001 - 250000 250001 - 500000 1000001 - 1000000 2500001 - 4000000 OTHER AGENT SERVICES Service Account Opening Origination Balance Enquiry(Receipt Pri Bill/Utility Payments Mini Statement (Last 5 Trans School Fees Collection	0 400 0 480 0 800 0 1,120 0 1,400 0 2,500 0 3,500 2 2 5 5 6 7 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	45001 - 60000 1,000 60001 - 125000 1,200 125001 - 250000 2,000 250001 - 500000 3,500 000001 - 2500000 6,250 2500001 - 4000000 8,750 Customer charges Age 0 250 1,000 300 2,000	600 1,000 1,400 1,750 3,125 4,375 gent Commission 1,500 125 500 150 1,000
Draft to Customers 10,000 LOAN CH BUSINESS LOA	Cheque You Progress 50,000 URA Collection 2,000	Direct dek Inward/ Outward 2,000	cheques 20,000 bits Failed direct debit 2,000 Arrangement I / Loan Applica	Dormant reactival	t Account Safe Cust 30,00 quar	Late Cash Custody 00 per o.5% Loan Monitores Fees 0.5% of the loan Monitores	Safe Co Access	ol Fees EFT Inco Outgoin 2,500 Custody Coin Deposi	oming/ RTGS Charg 20,000 going 2,500 comin it TRUST MOBILE	Standing within Ba 0 - Out 5,000 - In g Airtime Purchase Free	Balance Enqui Mini Statement 250 % p.a. reducin % p.a. reducin	iry / Internal Fund (from FTB account) 500 500	ds Transfer (Umeme Postpai Umeme Yaka, eT eWater, KIS) / Pa TV services (DST GoTV,Star times) 1,000 Prime Lending Rate	20,000 sid, fax, fay, rv, si) • (5,000 - 60,0 • (60,001 - 125 • (125,001 - 25 • (250,001 - 5) • (500,001 - 1,) Prepayment Penalty L F	OSD 5 for dollar account One year after loan repaym	Letters of Caveat removal on motorcycle. Salary Handling 2,000 2,000 Stransfer from FTB ant to MTN Mobile to stransfer from FTB ant to Airtel Mobile to stransfer from FTB and to Airtel Mobile	45001 - 60000 60001 - 125000 125001 - 250000 250001 - 500000 1000001 - 2500000 2500001 - 4000000 OTHER AGENT SERVICES Service Account Opening Originatic Balance Enquiry(Receipt Pri Bill/Utility Payments Mini Statement (Last 5 Trans School Fees Collection	0 400 0 480 0 800 0 1,120 0 1,400 0 2,500 0 3,500 2 2 5 5 6 7 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	45001 - 60000 1,000 60001 - 125000 1,200 125001 - 250000 2,000 250001 - 500000 3,500 000001 - 2500000 6,250 2500001 - 4000000 8,750 Customer charges Age 0 250 1,000 300 2,000	600 1,000 1,400 1,750 3,125 4,375 gent Commission 1,500 125 500 150 1,000
Draft to Customers 10,000 LOAN CH BUSINESS LOA SME/Micro/Corp Working Capital	Cheque You Progress 50,000 URA Collection 2,000 ANS Dorate Loans Grant Loans Grant Gran	Direct dek Inward/ Outward 2,000	cheques 20,000 bits Failed direct debit 2,000 Arrangement I / Loan Applica	Dormant reactival	t Account Safe Cust 30,00 quar	Late Cash Custody 00 per ter 100 Description of the custody of t	Safe Co Access 10,000 In Dan month 1.	ol Fees EFT Inco Outgoin 2,500 Sustody Coin Deposi	oming/ RTGS Charg 20,000 going 2,500 comin it TRUST MOBILE	Standing within Ba 1 - Out 5,000 - In g Airtime Purchase Free Micro loans - 44 Small loans - 39 Medium loans - Other SME Loan: IPF - 9.6% p.a	Balance Enqui Mini Statement 250 % p.a. reducin % p.a. reducin 28% p.a. reducin 28% p.a. reducin	iry / Internal Fund (from FTB account) 500 500 ing balance of balance or b	ds Transfer (Umeme Postpai Umeme Yaka, eT eWater, KIS) / Pa TV services (DST GoTV,Star times) 1,000 Prime Lending Rate	20,000 stid, fax, by rv, si) • (5,000 - 60,0 • (60,001 - 125 • (250,001 - 56 • (500,001 - 1,125 • (500,001	OSD 5 for dollar account One year after loan repaym	Letters of Caveat removal on motorcycle. Salary Handling 2,000 stransfer from FTB int to MTN Mobile to stransfer from FTB int to Airtel Mobile to stran	45001 - 60000 60001 - 125000 125001 - 250000 250001 - 500000 1000001 - 2500000 2500001 - 4000000 OTHER AGENT SERVICES Service Account Opening Originatic Balance Enquiry(Receipt Pri Bill/Utility Payments Mini Statement (Last 5 Tran School Fees Collection Late Payment Penalty 0.5% of the amount in arrears Maximum - 10%	0 400 0 480 0 800 0 1,120 0 1,400 0 2,500 0 3,500 con Funded Account nt) Stamp Duty on Loan Agreement	45001 - 60000 1,000 60001 - 125000 1,200 125001 - 250000 2,000 250001 - 500000 3,500 000001 - 2500000 6,250 2500001 - 4000000 8,750 Customer charges Age 0 250 1,000 300 2,000 Financial Card CRB Ir	600 1,000 1,400 1,750 3,125 4,375 gent Commission 1,500 125 500 150 1,000
Draft to Customers 10,000 LOAN CH BUSINESS LOA SME/Micro/Corp Working Capital Renewable Energy Women in Busin	Cheque You Progress 50,000 URA Collection 2,000 ANS porate Loans Loans gy for Busingess Loan A Loans	Direct dek Inward/Outward 2,000 S S S S S S S S S S S S	cheques 20,000 bits Failed direct debit 2,000 Arrangement I / Loan Applica Advance / Process	Dormani reactival Nil	t Account Safe Cust 30,00 quar Commission on Guarantees	Late Cash Custody 00 per o.5% Loan Monito Fees 0.5% of the loamount per nomine of the loamount per	Safe Conforming Information 10,000 Information 11,000 Information 11,0	ool Fees EFT Inco Outgoin 2,500 Sustody Coin Deposi O Nil	oming/ RTGS Charg 20,000 going 2,500 comin it TRUST MOBILE d below we 1yr	Standing within Bar 2 - Out 5,000 - In g Airtime Purchase Free Micro loans - 44 Small loans - 39 Medium loans - Other SME Loans	Balance Enqui Mini Statement 250 250 28% p.a. reducin 28% p.a. reducin 28% p.a. reducin 28% p.a. reducin	iry / Internal Fund (from FTB account) 500 500 ing balance of balance or b	20,000 ds Transfer (Umeme Postpai Umeme Yaka, eTeWater, KIS) / pa TV services (DST GoTV,Star times) 1,000 Prime Lending Rate	20,000 sid, fax, by fiv, si) • (5,000 - 60,0 • (60,001 - 125 • (125,001 - 25 • (250,001 - 1,125 • (1250,	OSD 5 for dollar account one year after loan repaym	Letters of Caveat removal on motorcycle. Salary Handling 2,000 stransfer from FTB ant to MTN Mobile to stransfer from FTB ant to Airtel Mobile to stransfer from FTB and to Airtel Mobile to stran	45001 - 60000 60001 - 125000 125001 - 250000 250001 - 500000 1000001 - 2500000 2500001 - 4000000 OTHER AGENT SERVICES Service Account Opening Origination Balance Enquiry(Receipt Primal Bill/Utility Payments Mini Statement (Last 5 Transchool Fees Collection Late Payment Penalty 0.5% of the amount in arrears	0 400 0 480 0 800 0 1,120 0 1,400 0 2,500 0 3,500 2 on Funded Account ntt) Stamp Duty on Loan Agreement 15,000 - Loans above 3m	45001 - 60000 1,000 60001 - 125000 1,200 125001 - 250000 2,000 250001 - 500000 3,500 000001 - 2500000 6,250 2500001 - 4000000 8,750 Customer charges Age 0 250 1,000 300 2,000 Financial Card CRB Ir	600 1,000 1,400 1,750 3,125 4,375 gent Commission 1,500 125 500 150 1,000
Draft to Customers 10,000 LOAN CH BUSINESS LOA SME/Micro/Corp Working Capital Renewable Energy Women in Busin SACCO and VSLA	Cheque You Progress 50,000 URA Collection 2,000 ANS porate Loans Loans gy for Busingess Loan A Loans	Direct dek Inward/Outward 2,000 S S S S S S S S S S S S	cheques 20,000 bits Failed direct debit 2,000 Arrangement I / Loan Applica Advance / Process 3%	Dormant reactivate Nil	t Account Safe Cust 30,00 quar Commission on Guarantees	Late Cash Custody 00 per o.5% Loan Monito Fees 0.5% of the loamount per nomine of the loamount per	Safe Conforming Information In	ol Fees lling Outgoin 2,500 Gustody Coin Deposi Nil NSURANCE Fees % - Loans 1yr and .5% - Loans abov Richard Companies %	oming/ RTGS Charge 20,000 going 2,500 comin with the second secon	Standing within Bar 2 - Out 5,000 - In g Airtime Purchase Free Micro loans - 44 Small loans - 39 Medium loans - Other SME Loan: IPF - 9.6% p.a Women in busir reducing balance Prime + / - 6%	Balance Enqui Mini Statement 250 % p.a. reducin % p.a. reducin 28% p.a. reducin 28% p.a. reducin 28% p.a. reducin ce	iry / Internal Fund (from FTB account) 500 500 ing balance of balance or b	20,000 ds Transfer (Umeme Postpai Umeme Yaka, eTeWater, KIS) / pa TV services (DST GoTV,Star times) 1,000 Prime Lending Rate	20,000 Interbank Interbank	OSD 5 for dollar account one year after loan repaym	Letters of Caveat removal on motorcycle. Salary Handling 2,000 Stransfer from FTB int to MTN Mobile to stransfer from FTB int to Airtel Mobile to Stran	45001 - 60000 60001 - 125000 125001 - 250000 250001 - 500000 1000001 - 2500000 2500001 - 4000000 OTHER AGENT SERVICES Service Account Opening Originatic Balance Enquiry(Receipt Pri Bill/Utility Payments Mini Statement (Last 5 Trans School Fees Collection Late Payment Penalty 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans	0 400 0 480 0 800 0 1,120 0 1,400 0 2,500 0 3,500 Stamp Duty on Loan Agreement 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below	45001 - 60000	600 1,000 1,400 1,750 3,125 4,375 gent Commission 1,500 125 500 150 1,000 Inquiry
Draft to Customers 10,000 LOAN CH BUSINESS LOA SME/Micro/Corp Working Capital Renewable Energy Women in Busin SACCO and VSLA Insurance Premise Bank Overdraft Cash Collaterised	Cheque You Progress 50,000 URA Collection 2,000 ANS porate Loans gy for Busingess Loan A Loans um Finance de Loans de Lo	Direct dek Inward/Outward 2,000 S S S S S S S S S S S S	cheques 20,000 bits Failed direct debit 2,000 Arrangement I / Loan Applica Advance / Process 3% 20,0	Dormant reactivate Nil	t Account Safe Cust 30,00 quar Commission on Guarantees	Late Cash Custody Oo per o.5% Loan Monitor Fees O.5% of the loamount per n • Min 2,000 • Maximum 5	Safe Conforming Information In	ool Fees Illing Outgoin 2,500 Sustody Coin Deposi Nil NSURANCE Fees % - Loans 1yr and .5% - Loans above Illing Companies	oming/ RTGS Charg 20,000 going 2,500 comin it TRUST MOBILE d below ve 1yr SLAs & IPF	Standing within Bar 20 - Out 5,000 - In g Airtime Purchase Free Micro loans - 44 Small loans - 39 Medium loans - Other SME Loans IPF - 9.6% p.a Women in busin reducing balance	Balance Enqui Mini Statement 250 % p.a. reducin % p.a. reducin 28% p.a. reducin 28% p.a. reducin 28% p.a. reducin ce	iry / Internal Fund (from FTB account) 500 500 ing balance of balance or b	20,000 ds Transfer (Umeme Postpai (Umeme Yaka, eTeWater, KIS) / Pa TV services (DST GoTV,Star times) 1,000 Prime Lending Rate 22% p.a 22% p.a	20,000 sid, fax, by rv, si) • (5,000 - 60,0 • (60,001 - 125 • (125,001 - 25 • (250,001 - 5 • (500,001 - 1,1)) Prepayment Penalty 2 months interest N/A	OSD 5 for dollar account One year after loan repaym	Letters of Caveat removal on motorcycle. Salary Handling 2,000 stransfer from FTB ant to MTN Mobile to stransfer from FTB ant to Airtel Mobile to stransfer from FTB and to MTN Mob	45001 - 60000 60001 - 125000 125001 - 250000 250001 - 500000 1000001 - 2500000 2500001 - 4000000 OTHER AGENT SERVICES Service Account Opening Origination Balance Enquiry(Receipt Primality Payments Mini Statement (Last 5 Transchool Fees Collection Late Payment Penalty 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans N/A	0 400 0 480 0 800 0 1,120 0 1,400 0 2,500 0 3,500 Stamp Duty on Loan Agreement 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below	45001 - 60000	600 1,000 1,400 1,750 3,125 4,375 gent Commission 1,500 125 500 150 1,000 Inquiry
Draft to Customers 10,000 LOAN CH BUSINESS LOA SME/Micro/Corp Working Capital Renewable Energy Women in Busin SACCO and VSLA Insurance Premise Bank Overdraft	Cheque You Progress 50,000 URA Collection 2,000 ANS porate Loans gy for Busingess Loan A Loans um Finance de Loans de Lo	Direct dek Inward/Outward 2,000 S S S S S S S S S S S S	cheques 20,000 bits Failed direct debit 2,000 Arrangement I / Loan Applica Advance / Process 3% 20,00	Dormant reactivate Nil	t Account Safe Cust 30,00 quar Commission on Guarantees N/A	Loan Monitorees O.5% of the loamount per noming American Maximum 50 N/A N/A O.5% of the loamount per noming American Maximum 50 N/A N/A O.5% of the loamount per noming American Maximum 50	Safe Confined Information Info	ool Fees Illing Outgoin 2,500 Sustody Coin Deposi Nil Nil NSW - Loans 1yr and Companies Companies Companies Companies Companies	oming/ RTGS Charg 20,000 going 2,500 comin TRUST MOBILE d below ve 1yr SLAs & IPF	Standing within Bar 2 - Out 5,000 - In g Airtime Purchase Free Micro loans - 44 Small loans - 39 Medium loans - Other SME Loan: IPF - 9.6% p.a Women in busir reducing balance Prime + / - 6%	Balance Enqui Mini Statement 250 % p.a. reducin % p.a. reducin 28% p.a. reducin 28% p.a. reducin cs - Prime + Up ness - Micro 43 ce	iry / Internal Fund (from FTB account) 500 500 500 61 620,000 620,000 63 64 65 65 65 66 67 68 68 68 68 68 68 68 68	20,000 ds Transfer (Umeme Postpai (Umeme Yaka, eTeWater, KIS) / Pa TV services (DST GoTV,Star times) 1,000 Prime Lending Rate 22% p.a 22% p.a	20,000 Side	OSD 5 for dollar account One year after loan repayment	Letters of Caveat removal on motorcycle. Salary Handling 2,000 stransfer from FTB that to MTN Mobile to stransfer from FTB that to Airtel Mobile to 1-125,000) - 1,050 1-250,000) - 1,050 1-250,000) - 1,050 1-250,000) - 1,550 11-1,000,000) - 2,550 101-5,000,000) - 3,050 Loan Advance / Facility Restructuring / Loan Redemption 1% of the outstanding amount	45001 - 60000 60001 - 125000 125001 - 250000 250001 - 500000 1000001 - 2500000 2500001 - 4000000 OTHER AGENT SERVICES Service Account Opening Originatic Balance Enquiry(Receipt Pri Bill/Utility Payments Mini Statement (Last 5 Tran School Fees Collection Late Payment Penalty 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans N/A	0 400 0 480 0 800 0 1,120 0 1,400 0 2,500 0 3,500 Stamp Duty on Loan Agreement 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m	45001 - 60000	600 1,000 1,400 1,750 3,125 4,375 gent Commission 1,500 125 500 150 1,000 Inquiry 00 10,620
Draft to Customers 10,000 LOAN CH BUSINESS LOA SME/Micro/Corp Working Capital Renewable Energy Women in Busin SACCO and VSLA Insurance Premius Bank Overdraft Cash Collaterised Investment Club	Cheque You Progress 50,000 URA Collection 2,000 ANS porate Loans gy for Busingess Loan A Loans um Finance de Loans de Lo	Direct dek Inward/Outward 2,000 S S S S S S S S S S S S	Cheques 20,000 bits Failed direct debit 2,000 Arrangement I / Loan Applica Advance / Process 3% 20,0 3% 20,0 3% 2% 3%	Dormant reactivate Nil	t Account Safe Cust Commission on Guarantees N/A N/A N/A N/A N/A	Loan Monitorees O.5% of the loamount per noming Amount per noming	Hand 2,000	ool Fees Illing Outgoin 2,500 Sustody Coin Deposi Nil Nil NSW-Loans 1yr and Companies Companies Nil Nil Nil Nil Nil Nil Nil Ni	oming/ RTGS Charg 20,000 going 2,500 comin TRUST MOBILE d below ve 1yr SLAs & IPF	Standing within Bar 20 - Out 5,000 - In g Airtime Purchase Free Micro loans - 44 Small loans - 39 Medium loans - Other SME Loans IPF - 9.6% p.a Women in busing reducing balance Prime + / - 6% prevailing Prime	Balance Enqui Mini Statement 250 % p.a. reducin % p.a. reducin 28% p.a. reducin 28% p.a. reducin cs - Prime + Up ness - Micro 43 ce	iry / Internal Fund (from FTB account) 500 500 500 61 620,000 620,000 63 64 65 65 65 66 67 68 68 68 68 68 68 68 68	20,000 ds Transfer (Umeme Postpai (Umeme Yaka, eTeWater, KIS) / Pa TV services (DST GoTV,Star times) 1,000 Prime Lending Rate 22% p.a 22% p.a	20,000 Side	OSD 5 for dollar account One year after loan repayment	Letters of Caveat removal on motorcycle. Salary Handling 2,000 stransfer from FTB ant to MTN Mobile to stransfer from FTB ant to Airtel Mobile to 125,000) - 1,050 1-250,000) - 1,300 1-250,000) - 1,550 11-2,500,000) - 2,550 101-2,500,000) - 3,050 Loan Advance / Facility Restructuring / Loan Redemption 1% of the outstanding amount	45001 - 60000 60001 - 125000 125001 - 250000 250001 - 500000 1000001 - 2500000 2500001 - 4000000 OTHER AGENT SERVICES Service Account Opening Originatic Balance Enquiry(Receipt Pri Bill/Utility Payments Mini Statement (Last 5 Trans School Fees Collection Late Payment Penalty 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans N/A 0.2% of the amount in arrears Maximum - 10% N/A for balance	0 400 0 480 0 800 0 1,120 0 1,400 0 2,500 0 3,500 Stamp Duty on Loan Agreement 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below	45001 - 60000	600 1,000 1,400 1,750 3,125 4,375 gent Commission 1,500 125 500 150 1,000 Inquiry 00 10,620
Draft to Customers 10,000 LOAN CH BUSINESS LOA SME/Micro/Corp Working Capital Renewable Energ Women in Busin SACCO and VSLA Insurance Premiu Bank Overdraft Cash Collaterised Investment Club	Cheque You Progress 50,000 URA Collection 2,000 ANS DOTATE LOANS DESCRIPTION OF THE LOANS DESCRIPTION	Direct dek Inward/Outward 2,000 S S S S S S S S S S S S	Cheques 20,000 bits Failed direct debit 2,000 Arrangement I / Loan Applica Advance / Process 3% 20,00 3% 20,0	Dormant reactivate Nil	t Account Safe Cust 30,00 quar Commission on Guarantees N/A N/A N/A	Loan Monitorees O.5% of the loamount per noming 2,000 N/A N/A N/A N/A O.5% of the loamount per noming 2,000 Maximum 5 O.5% of the loamount per noming 2,000 Maximum 5 O.5% of the loamount per noming 2,000 Maximum 5 O.5% of the loamount per noming 2,000 Maximum 5 O.5% of the loamount per noming 2,000	Dan 10,000 In 10,000 N & 19 1. Oan month N oo,000 Oan month N N	ool Fees Illing Outgoin 2,500 Sustody Coin Deposi Nil Nil NSW - Loans 1yr and Companies Companies Companies Companies Companies	Doming/ RTGS Charge 20,000 going 2,500 comin lit TRUST MOBILE dbelow we 1yr SLAs & IPF	Standing within Bar 20 - Out 5,000 - In g Airtime Purchase Free Micro loans - 44 Small loans - 39 Medium loans - Other SME Loans IPF - 9.6% p.a Women in busing reducing balance Prime + / - 6% prevailing Prime	Balance Enqui Mini Statement 250 250 250 260 270 280 270 280 280 280 280 28	iry / Internal Fund (from FTB account) 500 500 500 61 620,000 620,000 63 64 65 65 65 66 67 68 68 68 68 68 68 68 68	20,000 ds Transfer (Umeme Postpai (Umeme Yaka, eTeWater, KIS) / Pa TV services (DST GoTV,Star times) 1,000 Prime Lending Rate 22% p.a 22% p.a	20,000 Side	OSD 5 for dollar account One year after loan repayment	Letters of Caveat removal on motorcycle. Salary Handling 2,000 stransfer from FTB that to MTN Mobile to stransfer from FTB that to Airtel Mobile to 1-125,000) - 1,050 1-250,000) - 1,050 1-250,000) - 1,050 1-250,000) - 1,550 11-1,000,000) - 2,550 101-5,000,000) - 3,050 Loan Advance / Facility Restructuring / Loan Redemption 1% of the outstanding amount	45001 - 60000 60001 - 125000 125001 - 250000 250001 - 1000000 1000001 - 2500000 2500001 - 4000000 OTHER AGENT SERVICES Service Account Opening Origination Balance Enquiry(Receipt Primality Payments Mini Statement (Last 5 Transchool Fees Collection Late Payment Penalty 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans N/A 0.2% of the amount in arrears Maximum - 10% N/A for balance based loans	0 400 0 480 0 800 0 1,120 0 1,400 0 2,500 0 3,500 Stamp Duty on Loan Agreement 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below	45001 - 60000	600 1,000 1,400 1,750 3,125 4,375 gent Commission 1,500 125 500 150 1,000 Inquiry 00 10,620
Draft to Customers 10,000 LOAN CH BUSINESS LOA SME/Micro/Corp Working Capital Renewable Energy Women in Busin SACCO and VSLA Insurance Premits Bank Overdraft Cash Collaterised Investment Club	Cheque You Progress 50,000 URA Collection 2,000 ANS DOTATE LOANS DESCRIPTION OF THE LOANS DESCRIPTION	Direct dek Inward/Outward 2,000 S S S S S S S S S S S S	Cheques 20,000 bits Failed direct debit 2,000 Arrangement I / Loan Applica Advance / Process 3% 20,0 3% 20,0 3% 2% 3%	Dormant reactivate Nil	t Account Safe Cust Commission on Guarantees N/A N/A N/A N/A N/A	Loan Monitorees O.5% of the loamount per noming 2,000 N/A N/A N/A O.5% of the loamount per noming 2,000 Maximum 50 O.5% of the loamount per noming 2,000 Maximum 50 O.5% of the loamount per noming 2,000 Maximum 50 O.5% of the loamount per noming 2,000 Maximum 50	Safe Contact Access 10,000 10,0	ool Fees Illing Outgoin 2,500 Sustody Coin Deposi Nil Nil NSW - Loans 1yr and Companies Companies No - Loans above Companies Companies Companies	Doming/ RTGS Charge 20,000 going 2,500 comin lit TRUST MOBILE dbelow we 1yr SLAs & IPF	Standing within Bar 20 - Out 5,000 In g Airtime Purchase Free Micro loans - 44 Small loans - 39 Medium loans - Other SME Loans IPF - 9.6% p.a Women in busing reducing balance Prime + / - 6% prevailing Prime Prime + / - based	Balance Enqui Mini Statement 250 250 250 260 270 280 270 280 280 280 280 28	iry / Internal Fund (from FTB account) 500 500 500 61 620,000 620,000 63 64 65 65 65 66 67 68 68 68 68 68 68 68 68	20,000 ds Transfer (Umeme Postpai (Umeme Yaka, eTe Water, KIS) / Pa TV services (DST GoTV, Star times) 1,000 Prime Lending Rate 22% p.a 22% p.a 22% p.a	20,000 Side	OSD 5 for dollar account	Letters of Caveat removal on motorcycle. Salary Handling 2,000 stransfer from FTB ant to MTN Mobile to stransfer from FTB ant to Airtel Mobile to stransfer from FTB and to Airtel Mobile to a stransfer from FTB and to Airte	45001 - 60000 60001 - 125000 125001 - 250000 250001 - 500000 1000001 - 2500000 2500001 - 4000000 OTHER AGENT SERVICES Service Account Opening Originatic Balance Enquiry(Receipt Pri Bill/Utility Payments Mini Statement (Last 5 Trans School Fees Collection Late Payment Penalty 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans N/A 0.2% of the amount in arrears Maximum - 10% N/A for balance based loans	0 400 0 480 0 800 0 1,120 0 1,400 0 2,500 0 3,500 Stamp Duty on Loan Agreement 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below	A5001 - 60000	600 1,000 1,400 1,750 3,125 4,375 gent Commission 1,500 125 500 150 1,000 Inquiry 00 10,620
Draft to Customers 10,000 LOAN CH BUSINESS LOA SME/Micro/Corp Working Capital Renewable Energy Women in Busin SACCO and VSLA Insurance Premits Bank Overdraft Cash Collaterised Investment Club LPO Financing Invoice Discount Certificate Discount Certificate Discount	Cheque You Progress 50,000 URA Collection 2,000 ANS porate Loans gy for Busing less Loan A Loans um Finance de Loans um Finance de Loans de Loan	Direct dek Inward/Outward 2,000 S S S S S S S S S S S S	Cheques 20,000 bits Failed direct debit 2,000 Arrangement I/Loan Applica Advance / Process 3% 20,0 3% 2%	Dormant reactivate Nil	t Account Safe Cust Sommission on Guarantees N/A N/A N/A N/A N/A	Loan Monitorees O.5% of the loamount per nominal Min 2,000 on Maximum 50 on Maximum 5	Safe Contact Access 10,000 10,0	ol Fees Illing Outgoin 2,500 Sustody Coin Deposi Nil Nil Nil Nil Nil Nil Nil N	Doming/ RTGS Charge 20,000 going 2,500 comin lit TRUST MOBILE dbelow we 1yr SLAs & IPF	Standing within Bar 2 - Out 5,000 In g Airtime Purchase Free Micro loans - 44 Small loans - 39 Medium loans - Other SME Loans IPF - 9.6% p.a Women in busin reducing balance Prime + / - 6% prevailing Prime Prime + / - based	Balance Enqui Mini Statement 250 250 250 260 270 280 270 280 280 280 280 28	iry / Internal Fund (from FTB account) 500 500 500 61 620,000 620,000 63 64 65 65 65 66 67 68 68 68 68 68 68 68 68	20,000 ds Transfer Count to Utility Payments (Umeme Postpai Umeme Yaka, eTel Water, KIS) / Par TV services (DST GoTV,Star times) 1,000 Prime Lending Rate 22% p.a 22% p.a 22% p.a 22% p.a	20,000 sid, fex, by rv, sid (5,000 - 60,0 (60,001 - 12s (125,001 - 2s (250,001 - 5) (500,001 - 1,)) Prepayment Penalty 2 months interest N/A 2 months interest 2 months interest N/A 2 months interest N/A N/A N/A N/A N/A N/A N/A N/	OSD 5 for dollar account	Letters of Caveat removal on motorcycle. Salary Handling 2,000 stransfer from FTB ant to MTN Mobile to stransfer from FTB ant to Airtel Mobile to stransfer from FTB and to Airtel Mobile to airtel Mobil	45001 - 60000 60001 - 125000 125001 - 250000 250001 - 1000000 1000001 - 2500000 2500001 - 4000000 OTHER AGENT SERVICES Service Account Opening Origination Balance Enquiry(Receipt Pri Bill/Utility Payments Mini Statement (Last 5 Tran School Fees Collection Late Payment Penalty 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans N/A 0.2% of the amount in arrears Maximum - 10% N/A for balance based loans	0 400 0 480 0 800 0 1,120 0 1,400 0 2,500 0 3,500 Stamp Duty on Loan Agreement 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below	45001 - 60000	600 1,000 1,400 1,750 3,125 4,375 gent Commission 1,500 125 500 150 1,000 Inquiry 00 10,620
Draft to Customers 10,000 LOAN CH BUSINESS LOA SME/Micro/Corp Working Capital Renewable Energy Women in Busin SACCO and VSLA Insurance Premit Bank Overdraft Cash Collaterised Investment Club LPO Financing Invoice Discount Certificate Discount Certificate Discount Salary Loans	Cheque You Progress 50,000 URA Collection 2,000 ANS Progress 50,000 ANS Progress 50,000 ANS Progress 50,000 ANS Progress 50,000 ALOANS Progress 50,000 ALOANS Progress 50,000 Cheque You Prog	Direct dek Inward/Outward 2,000 S S S S S S S S S S S S	Cheques 20,000 bits Failed direct debit 2,000 Arrangement I / Loan Applica Advance / Processing 2% 2% 2% 2%	Dormani reactivation / Seessing (6)	t Account Safe Cust Sommission on Guarantees N/A N/A N/A N/A N/A	Loan Monitorees O.5% of the loamount per noming 2,000 N/A N/A N/A O.5% of the loamount per noming 2,000 Maximum 50 Nin 2,000 Maximum 50 O.5% of the loamount per noming 2,000 Maximum 50 Nil Salary Loans - 0.5% for the end	Hand 2,000	ol Fees Illing Outgoin 2,500 Sustody Coin Deposi Nil Nil Nil Nil Nil Nil Nil N	Doming/ RTGS Charge 20,000 going 2,500 comin lit TRUST MOBILE dbelow we 1yr SLAs & IPF	Standing within Bar 20 - Out 5,000 - In g Airtime Purchase Free Micro loans - 44 Small loans - 39 Medium loans - Other SME Loans IPF - 9.6% p.a Women in busir reducing balance Prime + / - 6% prevailing Prime Prime + / - based Prime + / - based	Balance Enqui Mini Statement 250 250 250 P.a. reducin 28% p.a. reducin 28% p.a. reducin 28% p.a. reducin 2 p.a. reducin 2 p.a. reducin 3 p.a. reducin 4 p.a. reducin 4 p.a. reducin 5 p.a. reducin 6 p.a. reducin 7 p.a. reducin 8 p.a. reducin 8 p.a. reducin 9 p.a. reducin 1 p.a. reducin 1 p.a. reducin 2 p.a. reducin 3 p.a. reducin 3 p.a. reducin 4 p.a. reducin 6 p.a. reducin 7 p.a. reducin 8 p.a. reducin 9	iry / Internal Fund (from FTB account) 500 500 500 61 620,000 620,000 63 64 65 65 65 66 67 68 68 68 68 68 68 68 68	20,000 ds Transfer count to Utility Payments (Umeme Postpai (Umeme Yaka, eTel Water, KIS) / Pa TV services (DST GoTV, Star times) 1,000 Prime Lending Rate 22% p.a 22% p.a 22% p.a 22% p.a 22% p.a	20,000 sid, fex, by rv, sid (5,000 - 60,0 (60,001 - 12s (125,001 - 2s (250,001 - 5) (500,001 - 1,)) Prepayment Penalty 2 months interest N/A 2 months interest 2 months interest N/A 2 months interest N/A N/A N/A N/A N/A N/A N/A N/	OSD 5 for dollar account	Letters of Caveat removal on motorcycle. Salary Handling 2,000 stransfer from FTB ant to MTN Mobile to stransfer from FTB ant to Airtel Mobile to stransfer from FTB and to Airtel Mobile to a stransfer from FTB and to Airtel	45001 - 60000 60001 - 125000 125001 - 250000 250001 - 1000000 1000001 - 2500000 2500001 - 4000000 OTHER AGENT SERVICES Service Account Opening Origination Balance Enquiry(Receipt Pri Bill/Utility Payments Mini Statement (Last 5 Tran School Fees Collection Late Payment Penalty 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans N/A 0.2% of the amount in arrears Maximum - 10% N/A for balance based loans	0 400 0 480 0 800 0 1,120 0 1,400 0 2,500 0 3,500 Stamp Duty on Loan Agreement 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below	45001 - 60000	600 1,000 1,400 1,750 3,125 4,375 gent Commission 1,500 125 500 150 1,000 Inquiry 00 10,620
Draft to Customers 10,000 LOAN CH BUSINESS LOA SME/Micro/Corp Working Capital Renewable Energy Women in Busin SACCO and VSLA Insurance Premits Bank Overdraft Cash Collaterised Investment Club LPO Financing Invoice Discount Certificate Discount Certificate Discount CONSUMER Le	Cheque You Progress 50,000 URA Collection 2,000 ANS porate Loans gy for Busing less Loan A Loans um Finance de Loans um Finance de Loans Loans de Loans Coans de Loans	Direct dek Inward/Outward 2,000 S S S S S S S S S S S S	Cheques 20,000 bits Failed direct debit 2,000 Arrangement I/Loan Applica Advance / Processing 2% 2% 2% 2% 2% 2% 2% 2%	Dormani reactivation / Seessing (6)	t Account safe Cust Commission on Guarantees N/A N/A N/A N/A N/A N/A	Loan Monito Fees O.5% of the loamount per noming 2,000 N/A N/A N/A N/A O.5% of the loamount per noming 2,000 Maximum 50 Nin 2,000 Maximum 50 O.5% of the loamount per noming 2,000 Maximum 50 Nil Salary Loans - O.5% for the endon period Renewable Endon 2,2% (Min - 2,0) Renewable Endon 2,2% (Min - 2,0)	Safe Contact Access Acce	ol Fees Illing Outgoin 2,500 Sustody Coin Deposi Nil Nil Nil Nil Nil Nil Nil N	oming/ RTGS Charg 20,000 going 2,500 comin it TRUST MOBILE d below we 1yr SLAs & IPF d below re 1yr	Standing within Bar 20 - Out 5,000 - In g Airtime Purchase Free Micro loans - 44 Small loans - 39 Medium loans - Other SME Loans IPF - 9.6% p.a Women in busir reducing balance Prime + / - 6% prevailing Prime Prime + / - based Prime + / - based	Balance Enqui Mini Statement 250 P.a. reducin P.a. reducin P.a. reducin P.a. reducin S - Prime + Up P.a. reducin And P.a. reducin S - Prime + Up P.a. reducin S - Prime + Up P.a. reducin S - Micro 43 Red M - 26% p.a de	iry / Internal Fund (from FTB account) 500 500 500 Internal Fund (from FTB account) 500 Sw/ Small 38% Internal Fund (from FTB account) 500 Internal Fund (from FTB account) 500 Internal Fund (from FTB account) 500 Internal Fund (from FTB account) Sw/ Small 38%	20,000 ds Transfer count to Utility Payments (Umeme Postpai Umeme Yaka, eTel Water, KIS) / Party services (DST GoTV,Star times) 1,000 Prime Lending Rate 22% p.a 22% p.a 22% p.a 22% p.a N/A N/A	20,000 sid, Flax, Prov., Side of the state	OSD 5 for dollar account	Letters of Caveat removal on motorcycle. Salary Handling 2,000 stransfer from FTB that to MTN Mobile to stransfer from FTB that to Airtel Mobile to 1-125,000) - 1,050 1-125,000) - 1,050 1-125,000) - 1,050 1-125,000,000) - 2,050 101 - 5,000,000) - 3,050 Loan Advance / Facility Restructuring / Loan Redemption 1% of the outstanding amount	45001 - 60000 60001 - 125000 125001 - 250000 2500001 - 1000000 1000001 - 2500000 2500001 - 4000000 OTHER AGENT SERVICES Service Account Opening Origination Balance Enquiry(Receipt Primality Payments Mini Statement (Last 5 Transchool Fees Collection Late Payment Penalty 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans N/A 0.2% of the amount in arrears Maximum - 10% N/A for balance based loans 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans	0 400 0 480 0 800 0 1,120 0 1,400 0 2,500 0 3,500 Stamp Duty on Loan Agreement 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below	45001 - 60000	600 1,000 1,400 1,750 3,125 4,375 gent Commission 1,500 125 500 150 1,000 Inquiry 00 10,620 00 00 00
Draft to Customers 10,000 LOAN CH BUSINESS LOA SME/Micro/Corp Working Capital Renewable Energy Women in Busin SACCO and VSLA Insurance Premit Bank Overdraft Cash Collaterised Investment Club LPO Financing Invoice Discount Certificate Discount Consumer Loa Salary Loans School Fees Loar Individual Person SmartHome Loa Renewable Energy WASH Loan (Wat	Cheque You Progress 50,000 URA Collection 2,000 ANS porate Loans Loans gy for Busing less Loan A Loans um Finance de Loans um Finance de Loans Loans de Loans less less less less less less less le	S S Loan Sumption	Cheques 20,000 bits Failed direct debit 2,000 Arrangement I / Loan Applica Advance / Processing 2% 2% 2% 2%	Dormani reactivation / Seessing (6)	t Account Safe Cust Sommission on Guarantees N/A N/A N/A N/A N/A	Loan Monito Fees 0.5% of the loan mount per now Min 2,000 on Maximum 50	Safe Contact 10,000 10,0	ol Fees Iling Outgoin 2,500 Sustody Coin Deposi Nil NII NSUrance Fees % - Loans 1yr and 5% - Loans above Companies % - Loans 1yr and 1,5% - Loans above Nil % - Personal Nil % - Personal Nil - Non-Personal	Doming/ RTGS Charge 20,000 going 2,500 comin lit TRUST MOBILE d below we 1yr SLAs & IPF d below re 1yr Entities	Standing within Bar 20 - Out 5,000 - In g Airtime Purchase Free Micro loans - 44 Small loans - 39 Medium loans - Other SME Loans IPF - 9.6% p.a Women in busing reducing balance Prime + / - 6% prevailing Prime Prime + / - based Salary Loan - 19 School fees Loan Micro loans - 44 Small loans - 39	Balance Enqui Mini Statement 250 250 250 250 26 p.a. reducin 28% p.a. reducin 28% p.a. reducin 28% p.a. reducin 28 p.a. reducin 28 p.a. reducin 30 p.a. reducin 30 p.a. reducin 43 45 p.a. reducin 46 p.a. reducin 47 p.a. reducin 48 p.a. reducin 49 p.a. reducin 49 p.a. reducin 40 p.a. reducin	iry / Internal Fund (from FTB account) 500 500 500 Internal Fund (from FTB account) 500 Sw/ Small 38% Reclining balance to 6%	20,000 ds Transfer count to Utility Payments (Umeme Postpai (Umeme Yaka, eTel Water, KIS) / Pa TV services (DST GoTV, Star times) 1,000 Prime Lending Rate 22% p.a 22% p.a 22% p.a 22% p.a 22% p.a	20,000 sid, [fax, py rv, sid) - (5,000 - 60,0 - (60,001 - 12s - (125,001 - 2s - (250,001 - 1, r)) Prepayment Penalty 2 months interest N/A 2 months interest 2 months interest Nil 2 months interest Nil	OSD 5 for dollar account	Letters of Caveat removal on motorcycle. Salary Handling 2,000 stransfer from FTB ant to MTN Mobile to stransfer from FTB ant to Airtel Mobile to 125,000) - 1,050 1-250,000) - 1,050 1-250,000) - 1,550 1-3,000,000) - 2,550 101 - 2,000,000) - 3,050 Loan Advance / Facility Restructuring / Loan Redemption 1% of the outstanding amount	45001 - 60000 60001 - 125000 125001 - 250000 2500001 - 500000 1000001 - 2500000 2500001 - 4000000 OTHER AGENT SERVICES Service Account Opening Originatic Balance Enquiry(Receipt Pri Bill/Utility Payments Mini Statement (Last 5 Transchool Fees Collection Late Payment Penalty 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans N/A 0.2% of the amount in arrears Maximum - 10% N/A for balance based loans 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans	0 400 0 480 0 800 0 1,120 0 1,400 0 2,500 0 3,500 O 3,500 Stamp Duty on Loan Agreement 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below	45001 - 60000	600 1,000 1,400 1,750 3,125 4,375 gent Commission 1,500 125 500 150 1,000 Inquiry 00 10,620 00 00 00
Draft to Customers 10,000 LOAN CH BUSINESS LOA SME/Micro/Corp Working Capital Renewable Energy Women in Busin SACCO and VSLA Insurance Premit Bank Overdraft Cash Collaterised Investment Club LPO Financing Invoice Discount Certificate Discount Certificate Discount Certificate Discount Salary Loans School Fees Loar Individual Person SmartHome Loar Renewable Energy	Cheque You Progress 50,000 URA Collection 2,000 ANS porate Loans Loans gy for Busing less Loan A Loans um Finance de Loans um Finance de Loans Loans de Loans less less less less less less less le	S S Loan Sumption	Cheques 20,000 bits Failed direct debit 2,000 Arrangement I/Loan Applica Advance / Processing 2% 2% 2% 2% 2% 2% 2% 2%	Dormani reactivation / Seessing (6)	t Account safe Cust Commission on Guarantees N/A N/A N/A N/A N/A N/A	Loan Monito Fees 0.5% of the loamount per nomine of the loamount per nomin	Safe Contact 10,000 10,0	ol Fees lling Outgoin 2,500 Sustody Coin Deposi Nil Nil NSUrance Fees % - Loans 1yr and Companies	Doming/ RTGS Charge 20,000 going 2,500 comin lit TRUST MOBILE d below we 1yr SLAs & IPF d below re 1yr Entities	Standing within Bar 20 - Out 5,000 In g Airtime Purchase Free Micro loans - 44 Small loans - 39 Medium loans - Other SME Loans IPF - 9.6% p.a Women in busir reducing balance Prime + / - 6% prevailing Prime Prime + / - based Airtime Purchase	Balance Enqui Mini Statement 250 250 250 250 26 p.a. reducin % p.a. reducin 28 % p.a. reducin 28 % p.a. reducin 28 ce Ilending rate d on risk profil s 43 46 47 48 49 40 40 40 41 42 43 45 46 47 48 48 49 40 40 40 40 40 40 40 40 40	iry / Internal Fund (from FTB account) 500 500 500 Internal Fund (from FTB account) 500 Sw/ Small 38% Ide Ide Ide Ide Ide Ide Ide Id	20,000 ds Transfer count to Utility Payments (Umeme Postpai Umeme Yaka, eTel Water, KIS) / Party services (DST GoTV,Star times) 1,000 Prime Lending Rate 22% p.a 22% p.a 22% p.a 22% p.a N/A N/A	20,000 sid, Flax, Property Pr	OSD 5 for dollar account	Letters of Caveat removal on motorcycle. Salary Handling 2,000 stransfer from FTB ant to MTN Mobile to stransfer from FTB ant to MTN Mobile to stransfer from FTB and to Airtel Mobile to stransfer from FTB and to MTN Mobile to stransfer from FTB and to MTN Mobile to a stransf	45001 - 60000 60001 - 125000 125001 - 250000 2500001 - 500000 1000001 - 2500000 2500001 - 4000000 OTHER AGENT SERVICES Service Account Opening Originatic Balance Enquiry(Receipt Pri Bill/Utility Payments Mini Statement (Last 5 Tran School Fees Collection Late Payment Penalty 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans N/A 0.2% of the amount in arrears Maximum - 10% N/A for balance based loans 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans	0 400 0 480 0 800 0 1,120 0 1,400 0 2,500 0 3,500 Stamp Duty on Loan Agreement 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below	45001 - 60000	600 1,000 1,400 1,750 3,125 4,375 gent Commission 1,500 125 500 150 1,000 Inquiry 00 10,620 00 00 00
Draft to Customers 10,000 10,000 LOAN CH BUSINESS LOA SME/Micro/Corp Working Capital Renewable Energy Women in Busin SACCO and VSLA Insurance Premit Bank Overdraft Cash Collaterised Investment Club LPO Financing Invoice Discount Certificate Discount Consumer Lea Salary Loans School Fees Loar Individual Person SmartHome Loar Renewable Energy WASH Loan (Wathygiene)	Cheque You Progress 50,000 URA Collection 2,000 ANS porate Loans Loans gy for Busing less Loan A Loans um Finance de Loans um Finance de Loans ting unting LOANS COANS COAN	S Direct delinward/Outward Loan Loan Loan Sumption on &	Cheques 20,000 bits Failed direct debit 2,000 Arrangement I/Loan Applica Advance / Processing 2% 2% 2% 2% 2% 2% 2% 2%	Dormani reactivation / Seessing (10,000)	t Account safe Cust Commission on Guarantees N/A N/A N/A N/A N/A N/A	Loan Monito Fees 0.5% of the loan mount per now Min 2,000 on Maximum 500 on Maxi	Safe Contact Access Acce	ol Fees lling Outgoin 2,500 Sustody Coin Deposi Nil Nil NSUrance Fees % - Loans 1yr and Companies	Doming/ RTGS Charge 20,000 going 2,500 comin lit TRUST MOBILE do below we 1yr SLAs & IPF do below the 1yr do below the 1year do below the 1y	Standing within Bar 20 - Out 5,000 In g Airtime Purchase Free Micro loans - 44 Small loans - 39 Medium loans - Other SME Loans IPF - 9.6% p.a Women in busing reducing balance Prime + / - 6% prevailing Prime Prime + / - based Airtime Purchase Medium loans - 24 Small loans - 39 Medium loans - 24 Small loans - 44 Small loans - 44 Small loans - 24 Micro loans - 44	Balance Enqui Mini Statement 250 Popular reducin popular reducin popular reducin 28% p.a. reducin 28% p.a. reducin 28% p.a. reducin ce Ilending rate don risk profil se "" - 26% p.a do n - 30% p.a fla "" p.a. reducin popular reducin p	iry / Internal Fund (from FTB account) and balance ag balance to 6% as // Small 38% declining balance to 6%	20,000 ds Transfer count to Utility Payments (Umeme Postpai Umeme Yaka, eTel Water, KIS) / Party services (DST GoTV,Star times) 1,000 Prime Lending Rate 22% p.a 22% p.a 22% p.a 22% p.a N/A N/A	20,000 sid, Flax, Property Pr	OSD 5 for dollar account	Letters of Caveat removal on motorcycle. Salary Handling 2,000 stransfer from FTB ant to MTN Mobile to stransfer from FTB ant to MTN Mobile to stransfer from FTB and to Airtel Mobile to stransfer from FTB and to MTN Mobile to stransfer from FTB and to MTN Mobile to a stransf	45001 - 60000 60001 - 125000 125001 - 250000 2500001 - 500000 1000001 - 2500000 2500001 - 4000000 OTHER AGENT SERVICES Service Account Opening Originatic Balance Enquiry(Receipt Prints Bill/Utility Payments Mini Statement (Last 5 Trans School Fees Collection Late Payment Penalty 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans N/A 0.2% of the amount in arrears Maximum - 10% N/A for balance based loans 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans	0 400 0 480 0 800 0 1,120 0 1,400 0 2,500 0 3,500 Stamp Duty on Loan Agreement 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below	45001 - 60000	600 1,000 1,400 1,750 3,125 4,375 gent Commission 1,500 125 500 150 1,000 Inquiry 00 10,620 00 00 00
Draft to Customers 10,000 LOAN CH BUSINESS LOA SME/Micro/Corp Working Capital Renewable Energy Women in Busin SACCO and VSLA Insurance Premit Bank Overdraft Cash Collaterised Investment Club LPO Financing Invoice Discount Certificate Discount Consumer Lea Cons	Cheque You Progress 50,000 URA Collection 2,000 ANS porate Loans Loans gy for Busing less Loan A Loans um Finance of the Collection of	S Direct delinward/Outward Loan Loan Loan Sumption on &	Cheques 20,000 bits Failed direct debit 2,000 Arrangement I/Loan Applica Advance / Proceedings of the processing 2% - processing 2% - arrangement 2% - arrangement 3% 3% 3% 3% 3% 3% 3% 3% 3% 3% 3% 3% 3%	Dormani reactivation / Seessing (10,000)	t Account tion Safe Cust N/A N/A N/A N/A N/A N/A	Loan Monito Fees 0.5% of the loan mount per nount per n	Hand	ol Fees Iling Outgoin 2,500 Sustody Coin Deposi % - Loans 1yr and 5 Companies % - Loans 1yr and 6 Companies	Doming/ RTGS Charge 20,000 going 2,500 comin lit TRUST MOBILE do below we 1yr SLAs & IPF do below the 1yr do below the 1year do below the 1y	Standing within Bar 20 - Out 5,000 In g Airtime Purchase Free Micro loans - 44 Small loans - 39 Medium loans - Other SME Loans IPF - 9.6% p.a Women in busir reducing balance Prime + / - 6% prevailing Prime Prime + / - based Airtime Purchase Free Salary Loans - 44 Small loans - 44 Small loans - 39 Medium loans - 24 Micro loans - 44 Small loans - 24 Micro loans - 44 Small loans - 39 Medium loans - 39 Medium loans - 39 Medium loans - 39	Balance Enqui Mini Statement % p.a. reducin % p.a. reducin 28% p.a. reducin 28% p.a. reducin 28% p.a. reducin ce lending rate d on risk profil % p.a. reducin	iry / Internal Fund (from FTB account) and balance and balance to 6% as balance to 6% as balance and balance to 6% balance and balance to 6% as balance and balance to 6% as balance and balance to 6% balance and balance to 6% as balance and balance to 6% as balance and balance to 6% balance and balance to 6% as balance and balance to 6% balance and balance to 6% balance and balance to 6% as balance and balance to 6%	22% p.a 22% p.a 22% p.a 22% p.a 22% p.a	20,000 sid, fox, by rv, sid of the property o	OSD 5 for dollar account	Letters of Caveat removal on motorcycle. Salary Handling 2,000 stransfer from FTB ant to MTN Mobile to stransfer from FTB ant to MTN Mobile to stransfer from FTB and to Airtel Mobile to stransfer from FTB and to MTN Mobile to stran	45001 - 60000 60001 - 125000 125001 - 250000 2500001 - 500000 1000001 - 2500000 2500001 - 4000000 OTHER AGENT SERVICES Service Account Opening Origination Balance Enquiry(Receipt Pri Bill/Utility Payments Mini Statement (Last 5 Trans School Fees Collection Late Payment Penalty 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans N/A 0.2% of the amount in arrears Maximum - 10% N/A for balance based loans 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans	0 400 0 480 0 800 0 1,120 0 1,400 0 2,500 0 3,500 Stamp Duty on Loan Agreement 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below	45001 - 60000	600 1,000 1,400 1,750 3,125 4,375 gent Commission 1,500 125 500 150 1,000 Inquiry 00 10,620 00 00 00
Draft to Customers 10,000 10,000 LOAN CH BUSINESS LOA SME/Micro/Corp Working Capital Renewable Energy Women in Busin SACCO and VSLA Insurance Premit Bank Overdraft Cash Collaterised Investment Club LPO Financing Invoice Discount Certificate Discount Consumer Lea Salary Loans School Fees Loar Individual Person SmartHome Loan Renewable Energy WASH Loan (Wathygiene) Kyapa Loan AGRICULTURI Agro Processing Agro Marketing I Agro Investment	Cheque You Progress 50,000 URA Collection 2,000 ANS Progress 50,000 ANS Progress 50,000 ANS Progress 60	S S Loan Loan Loan Sumption Con & Con	Cheques 20,000 bits Failed direct debit 2,000 Arrangement I/Loan Applica Advance / Processing 2% 2% 2% 2% 2% 2% 2% 2%	Dormani reactivation / Seessing (10,000)	t Account safe Cust Commission on Guarantees N/A N/A N/A N/A N/A N/A	Loan Monito Fees 0.5% of the loan mount per nount per n	Hand	ol Fees Illing Outgoin 2,500 Sustody Coin Deposi Nil Nil Nil Nil Nil Nil Nil N	Doming/ RTGS Charge 20,000 going 2,500 comin lit TRUST MOBILE d below we 1yr SLAs & IPF d below te 1yr	Standing within Bar 20 - Out 5,000 In g Airtime Purchase Free Micro loans - 44 Small loans - 39 Medium loans - Other SME Loans IPF - 9.6% p.a Women in busing reducing balance Prime + / - 6% prevailing Prime Prime + / - based Airtime Purchase Micro loans - 44 Small loans - 39 Micro loans - 44 Small loans - 24 Micro loans - 24 Micro loans - 24 Micro loans - 39 Micro loans - 39	Balance Enqui Mini Statement 250 250 250 250 26 p.a. reducin 28% p.a. reducin 28% p.a. reducin 28% p.a. reducin 28 p.a. reducin 28 p.a. reducin 30 p.a. reducin 40 p.a. reducin 41 p.a. Flat ration 42 p.a. reducin 43 p.a. reducin 45 p.a. reducin 46 p.a. reducin 47 p.a. reducin 48 p.a. reducin 49 p.a. reducin 49 p.a. reducin 40 p.a. reducin 40 p.a. reducin 41 p.a. reducin 42 p.a. reducin 43 p.a. reducin 44 p.a. reducin 45 p.a. reducin 46 p.a. reducin 47 p.a. reducin 48 p.a. reducin 49 p.a. reducin 40 p.a. reducin 40 p.a. reducin 41 p.a. reducin 42 p.a. reducin 43 p.a. reducin 44 p.a. reducin 45 p.a. reducin 46 p.a. reducin 47 p.a. reducin 48 p.a. reducin 49 p.a. reducin 40 p.a. reducin 40 p.a. reducin 41 p.a. reducin 41 p.a. reducin 42 p.a. reducin 43 p.a. reducin 44 p.a. reducin 45 p.a. reducin 46 p.a. reducin 47 p.a. reducin 48 p.a. reducin 49 p.a. reducin 40 p.a. reducin 40 p.a. reducin 41 p.a. reducin 41 p.a. reducin 42 p.a. reducin 43 p.a. reducin 44 p.a. reducin 45 p.a. reducin 46 p.a. reducin 47 p.a. reducin 48 p.a. reducin 49 p.a. reducin 40 p.a. reducin 41 p.a. reducin 41 p.a. reducin 42 p.a. reducin 43 p.a. reducin 44 p.a. reducin 45 p.a. reducin 46 p.a. reducin 47 p.a. reducin 48 p.a. reducin 49 p.a. reducin 40 p.a. reducin	iry / Internal Fund (from FTB account) and balance in g balance it of 6% as w/ Small 38% declining balance it of 6%	20,000 ds Transfer count to Utility Payments (Umeme Postpai Umeme Yaka, eTel Water, KIS) / Party services (DST GoTV,Star times) 1,000 Prime Lending Rate 22% p.a 22% p.a 22% p.a 22% p.a N/A N/A	20,000 sid, fax, by rv, sid (5,000 - 60,0 - (60,001 - 12s - (250,001 - 5s - (500,001 - 1, s)) Prepayment Penalty 2 months interest N/A 2 months interest 2 months interest Nil 2 months interest Nil 2 months interest Nil	OSD 5 for dollar account	Letters of Caveat removal on motorcycle. Salary Handling 2,000 stransfer from FTB that to MTN Mobile to stransfer from FTB that to Airtel Mobile to 1-25,000) - 1,050 1-250,000) - 1,050 1-250,000) - 1,550 1-1,000,000) - 2,550 101-2,000,000) - 2,550 101-2,000,000) - 3,050 Loan Advance / Facility Restructuring / Loan Redemption 1% of the outstanding amount	45001 - 60000 60001 - 125000 125001 - 250000 2500001 - 500000 1000001 - 2500000 2500001 - 4000000 OTHER AGENT SERVICES Service Account Opening Origination Balance Enquiry(Receipt Pri Bill/Utility Payments Mini Statement (Last 5 Transchool Fees Collection Late Payment Penalty 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans N/A 0.2% of the amount in arrears Maximum - 10% N/A for balance based loans 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans	0 400 0 480 0 800 0 1,120 0 1,400 0 2,500 0 3,500 Stamp Duty on Loan Agreement 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below	45001 - 60000	600 1,000 1,400 1,750 3,125 4,375 gent Commission 1,500 125 500 150 1,000 Inquiry 00 10,620 00 00 00
Draft to Customers 10,000 10,000 LOAN CH BUSINESS LOA SME/Micro/Corp Working Capital Renewable Energy Women in Busin SACCO and VSLA Insurance Premit Bank Overdraft Cash Collaterised Investment Club LPO Financing Invoice Discount Certificate Discount Certificate Discount Certificate Discount Certificate Discount Renewable Energy WASH Loan Renewable Energy WASH Lo	Cheque You Progress 50,000 URA Collection 2,000 ANS Dorate Loans Loans gy for Business Loan A Loans um Finance d Loans ting unting COANS In I	S S Loan Loan S S S S S S S S S S S S S	Cheques 20,000 bits Failed direct debit 2,000 Arrangement I/Loan Applica Advance / Proceedings of the processing 2% - processing 2% - arrangement 2% - arrangement 3% 3% 3% 3% 3% 3% 3% 3% 3% 3% 3% 3% 3%	Dormani reactivation / Seessing (10,000)	t Account tion Safe Cust N/A N/A N/A N/A N/A N/A	Loan Monito Fees 0.5% of the loan mount per nount per n	Hand	ol Fees EFT Inco Outgoin 2,500 2,500 2,500	Doming/ RTGS Charge 20,000 going 2,500 comin lit TRUST MOBILE d below we 1yr SLAs & IPF d below te 1yr	Standing within Bar 20 - Out 5,000 In g Airtime Purchase Free Micro loans - 44 Small loans - 39 Medium loans - Other SME Loans IPF - 9.6% p.a Women in busir reducing balance Prime + / - 6% prevailing Prime Prime + / - based Airtime Purchase Free Micro loans - 44 Small loans - 39 Medium loans - 24 Small loans - 39 Medium loans - 24 Micro loans - 44 Small loans - 39 Medium loans - 24 Micro loans - 44 Small loans - 39 Medium loans -	Balance Enqui Mini Statement % p.a. reducin % p.a. reducin 28% p.a. reducin 28% p.a. reducin 28 p.a. reducin ce lending rate d on risk profil % p.a. reducin	iry / Internal Fund (from FTB account) and balance and balance to 6% as balance to 6% as balance and balance and balance and balance to 6% as balance and bala	22% p.a 22% p.a 22% p.a 22% p.a 22% p.a	20,000 sid, fox, by rv, sid of the property o	OSD 5 for dollar account	Letters of Caveat removal on motorcycle. Salary Handling 2,000 stransfer from FTB that to MTN Mobile to stransfer from FTB that to Airtel Mobile to stransfer from FTB that to MTN Mobile that to MTN Mobi	45001 - 60000 60001 - 125000 125001 - 250000 250001 - 500000 500001 - 1000000 1000001 - 2500000 2500001 - 4000000 OTHER AGENT SERVICES Service Account Opening Origination Balance Enquiry(Receipt Pri Bill/Utility Payments Mini Statement (Last 5 Trans School Fees Collection Late Payment Penalty 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans N/A 0.2% of the amount in arrears Maximum - 10% N/A for balance based loans 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans	0 400 0 480 0 800 0 1,120 0 1,400 0 2,500 0 3,500 Stamp Duty on Loan Agreement 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below	45001 - 60000	600 1,000 1,400 1,750 3,125 4,375 gent Commission 1,500 125 500 150 1,000 Inquiry 00 10,620 00 00 00
Draft to Customers 10,000 10,000 LOAN CH BUSINESS LOA SME/Micro/Corp Working Capital Renewable Energy Women in Busin SACCO and VSLA Insurance Premit Bank Overdraft Cash Collaterised Investment Club LPO Financing Invoice Discount Certificate Discount Certificate Discount Certificate Discount Certificate Discount Renewable Energy WASH Loan WASH Loan Renewable Energy WASH Loan Renewable Energy WASH Loan AGRICULTURI Agro Processing Agro Marketing Invoice Marketing Invoice ASSET FINAN Land / Other Ass Asset Finance Load Asset Finance Load	Cheque You Progress 50,000 URA Collection 2,000 ANS Dorate Loans Loans gy for Business Loan A Loans um Finance ting unting COANS In mal Loan ngy for Conster Sanitation ter Sanitation ter Sanitation ter Sanitation ter Loan Loan Loan Loan Loan Loan Loan Loan	S S Loan Loan S S S S S S S S S S S S S	Cheques 20,000 bits Failed direct debit 2,000 Arrangement I/Loan Applica Advance / Proceedings of the processing 2% - processing 2% - arrangement 2% - arrangement 3% 3% 3% 3% 3% 3% 3% 3% 3% 3% 3% 3% 3%	Dormani reactivation / Seessing (10,000)	t Account tion Safe Cust N/A N/A N/A N/A N/A N/A	Loan Monito Fees O.5% of the loan mount per now Min 2,000 on Maximum 50	Hand	ol Fees Illing Cutgoin 2,500 Sustody Coin Deposi "" - Loans 1yr and Companies	Doming/ RTGS Charge 20,000 going 2,500 comin lit	Standing within Bar 20 - Out 5,000 In g Airtime Purchase Free Free Micro loans - 44 Small loans - 39 Medium loans - Other SME Loans IPF - 9.6% p.a Women in busing reducing balance Prime + / - 6% prevailing Prime Prime + / - based Airtime Purchase Micro loans - 44 Small loans - 39 Medium loans - 24 Micro loans - 44 Small loans - 39 Medium loans - 24 Micro loans - 44 Small loans - 39 Medium loans - 0ther SME Loans Kyapa loans - 24 Micro loans - 44 Small loans - 39 Medium loans - 39	Balance Enqui Mini Statement 250 % p.a. reducin % p.a. reducin 28% p.a. reducin 28% p.a. reducin 28% p.a. reducin 28 p.a. reducin 29 p.a. reducin 40 p.a. Flat rati 40 p.a. Flat rati 40 p.a. reducin 41 p.a. reducin 42 p.a. reducin 43 p.a. reducin 45 p.a. reducin 46 p.a. reducin 47 p.a. reducin 48 p.a. reducin 49 p.a. reducin 40 p.a. reducin 40 p.a. reducin 40 p.a. reducin 41 p.a. reducin 42 p.a. reducin 43 p.a. reducin 44 p.a. reducin 45 p.a. reducin 46 p.a. reducin 47 p.a. reducin 48 p.a. reducin 49 p.a. reducin 40 p.a. reducin 41 p.a. reducin 42 p.a. reducin 43 p.a. reducin 45 p.a. reducin 46 p.a. reducin 47 p.a. reducin	iry / Internal Fund (from FTB account) and balance age balance to 6% as // Small 38% declining balance age balance to 6% and balance age balance age balance to 6% as // Small 38%	22% p.a 22% p.a 22% p.a 22% p.a 22% p.a	20,000 sid, [ax, by rv, sid) - (5,000 - 60,0 - (60,001 - 125 - (125,001 - 25 - (500,001 - 1, 1)) Prepayment Penalty 2 months interest N/A 2 months interest 2 months interest 2 months interest Nil 2 months interest	OSD 5 for dollar account	Letters of Caveat removal on motorcycle. Salary Handling 2,000 stransfer from FTB int to Airtel Mobile to Salary Handling 100) - 550 1-250,000) - 1,050 1-250,000) - 1,050 1-250,000) - 2,050 101-2,000,000) - 2,550 101-2,000,000) - 2,550 101-2,000,000) - 2,550 101-2,000,000) - 2,550 101-2,000,000) - 3,050 Loan Advance / Facility Restructuring / Loan Redemption 1% of the outstanding amount	45001 - 60000 60001 - 125000 125001 - 250000 250001 - 500000 1000001 - 2500000 2500001 - 4000000 OTHER AGENT SERVICES Service Account Opening Originating Balance Enquiry(Receipt Prime Bill/Utility Payments Mini Statement (Last 5 Transchool Fees Collection) Late Payment Penalty 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans N/A 0.2% of the amount in arrears Maximum - 10% N/A for balance based loans 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans	0 400 0 480 0 800 0 1,120 0 1,400 0 2,500 0 3,500 Stamp Duty on Loan Agreement 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below	45001 - 60000	600 1,000 1,400 1,400 1,750 3,125 4,375 gent Commission 1,500 125 500 150 1,000 Inquiry 00 10,620 00 00 00 00
Draft to Customers 10,000 10,000 LOAN CH BUSINESS LOA SME/Micro/Corp Working Capital Renewable Energy Women in Busin SACCO and VSLA Insurance Premit Bank Overdraft Cash Collaterised Investment Club LPO Financing Invoice Discount Certificate Discount Certificate Discount Certificate Discount Certificate Discount Renewable Energy WASH Loan WASH Loan WASH Loan (Wathygiene) Kyapa Loan Agro Production Agro Production Agro Production Agro Production Agro Investment Women in Agricu ASSET FINAN Land / Other Ass Asset Finance Loa Construction	Cheque You Progress 50,000 URA Collection 2,000 ANS Orate Loans Loans gy for Business Loan A Loans um Finance ting unting COANS n nal Loan n gy for Cons ter Sanitation E LOANS Loan Loan Loan Loan Loan Loan Loan Loa	S S Loan Signature	Cheques 20,000 bits Failed direct debit 2,000 Arrangement I/Loan Applica Advance / Processing 2% - processing 2% - arrangment 2% - arrangment 2% - arrangment 3% - 3% - 3% - 3% - 3% - 3% - 3% - 3%	Dormani reactivation / Seessing (10,000)	Account tion Safe Cust Commission on Guarantees N/A N/A N/A N/A N/A N/A N/A	Loan Monito Fees O.5% of the loan mount per now Min 2,000 on Maximum 50	Hand	ol Fees Illing Outgoin 2,500 Gustody 2,500 Sustance Fees Nil Nil Nil Nil Non-Personal Nil Non-Personal Nil Non-Personal Nil Son - Loans 1yr and 1,5% - Loans above 1,5% - Loans 1yr and 1,5% - Loans above 1,5% - Loans above 1,5% - Loans above 1,5% - Loan above 1,5% - Loa	Doming/ RTGS Charge 20,000 going 2,500 comin lit	Standing within Bar 20 - Out 5,000 In g Airtime Purchase Free Free Micro loans - 44 Small loans - 39 Medium loans - Other SME Loans IPF - 9.6% p.a Women in busing reducing balance Prime + / - 6% prevailing Prime Prime + / - based Airtime Purchase Free Micro loans - 44 Small loans - 39 Medium loans - 24 Micro loans - 44 Small loans - 24 Micro loans - 44 Small loans - 39 Medium loans - Other SME Loans Kyapa loans - 24 Micro loans - 44 Small loans - 39 Medium loans -	Balance Enqui Mini Statement 250 % p.a. reducin % p.a. reducin 28% p.a. reducin 28% p.a. reducin 28% p.a. reducin 28 p.a. reducin 29 p.a. reducin 40 p.a. Flat ration 40 p.a. reducin 41 p.a. Flat ration 42 p.a. reducin 43 p.a. reducin 43 p.a. reducin 45 p.a. reducin 46 p.a. reducin 47 p.a. reducin 48 p.a. reducin 49 p.a. reducin 40 p.a. reducin 40 p.a. reducin 41 p.a. reducin 42 p.a. reducin 43 p.a. reducin 44 p.a. reducin 45 p.a. reducin 46 p.a. reducin 47 p.a. reducin 48 p.a. reducin 49 p.a. reducin 49 p.a. reducin 40 p.a. reducin 41 p.a. reducin 42 p.a. reducin 43 p.a. reducin 44 p.a. reducin 45 p.a. reducin 46 p.a. reducin 47 p.a. reducin 48 p.a. reducin 49 p.a. reducin 49 p.a. reducin 40 p.a. reducin	iry / Internal Fund (from FTB account) and balance age balance to 6% as // Small 38% declining balance age balance to 6% and balance age balance age balance to 6% as // Small 38%	22% p.a 22% p.a 22% p.a 22% p.a 22% p.a 22% p.a	20,000 sid, [ax, by rv, color of the color	OSD 5 for dollar account	Errent letters of Caveat removal on motorcycle. Salary Handling 2,000 Stransfer from FTB int to Airtel Mobile to stransfer from FTB int to Airtel Mobil	45001 - 60000 60001 - 125000 125001 - 250000 250001 - 500000 1000001 - 2500000 2500001 - 4000000 OTHER AGENT SERVICES Service Account Opening Originating Balance Enquiry(Receipt Prime Bill/Utility Payments Mini Statement (Last 5 Transchool Fees Collection) Late Payment Penalty 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans N/A 0.2% of the amount in arrears Maximum - 10% N/A for balance based loans 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans	0 400 0 480 0 800 0 1,120 0 1,400 0 2,500 0 3,500 0 3,500 Stamp Duty on Loan Agreement 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below	45001 - 60000	600 1,000 1,400 1,400 1,750 3,125 4,375 gent Commission 1,500 125 500 150 1,000 Inquiry 00 10,620 00 00 00 00
Draft to Customers 10,000 10,000 LOAN CH BUSINESS LOA SME/Micro/Corp Working Capital Renewable Energy Women in Busin SACCO and VSLA Insurance Premit Bank Overdraft Cash Collaterised Investment Club LPO Financing Invoice Discount Certificate Discount Certificate Discount Certificate Discount Certificate Discount Renewable Energy WASH Loan WASH Loan Renewable Energy WOMEN Loan Renewable Energy WASH Loan Renewable Energy WOMEN Loan Renewable Energy WASH Loan Renewable Energy WOMEN Loan Renewable Energy WASH Lo	Cheque You Progress 50,000 URA Collection 2,000 ANS Porate Loans Loans Gess Loan A Loans Um Finance Cheque You Progress 50,000 CARGE ANS Porate Loans Coans C	Direct delinward/Outward 2,000 S Loan Loan Loan Loan Loan Loan	Cheques 20,000 bits Failed direct debit 2,000 Arrangement I/Loan Applica Advance / Processing 2% - processing 2% - arrangment 2% - arrangment 2% - arrangment 3% - 3% - 3% - 3% - 3% - 3% - 3% - 3%	Dormani reactivation / Seessing (10,000)	Account tion Safe Cust Commission on Guarantees N/A N/A N/A N/A N/A N/A N/A	Loan Monito Fees O.5% of the loan mount per now Min 2,000 on Maximum 50	Hand	ol Fees Illing Cutgoin 2,500 Sustody Coin Deposi "" - Loans 1yr and Companies	Doming/ RTGS Charge 20,000 going 2,500 comin lit	Standing within Bar 20 - Out 5,000 In g Airtime Purchase Free Free Micro loans - 44 Small loans - 39 Medium loans - Other SME Loans IPF - 9.6% p.a Women in busing reducing balance Prime + / - 6% prevailing Prime Prime + / - based Airtime Purchase Free Micro loans - 44 Small loans - 39 Medium loans - 24 Micro loans - 44 Small loans - 24 Micro loans - 44 Small loans - 39 Medium loans - Other SME Loans Kyapa loans - 24 Micro loans - 44 Small loans - 39 Medium loans -	Balance Enqui Mini Statement """ p.a. reducin % p.a. reducin 28% p.a. reducin 28% p.a. reducin 28% p.a. reducin ce """ p.a. Flat rations - Prime + Uptage of the company	iry / Internal Fund (from FTB account) and balance ag balance to 6% as // Small 38% declining balance ag balance to 6% as // Small 38% declining balance ag balance ag balance to 6% as // Small 38% declining balance ag balanc	22% p.a 22% p.a 22% p.a 22% p.a 22% p.a 22% p.a	20,000 sid, [ax, by rv, sid) - (5,000 - 60,0 - (60,001 - 125 - (125,001 - 25 - (500,001 - 1, 1)) Prepayment Penalty 2 months interest N/A 2 months interest 2 months interest 2 months interest Nil 2 months interest	OSD 5 for dollar account	Letters of Caveat removal on motorcycle. Salary Handling 2,000 stransfer from FTB mint to MTN Mobile to Gransfer from FTB mint to Airtel Mobile to Gran	45001 - 60000 60001 - 125000 125001 - 250000 250001 - 500000 1000001 - 2500000 2500001 - 4000000 OTHER AGENT SERVICES Service Account Opening Origination Balance Enquiry(Receipt Pri Bill/Utility Payments Mini Statement (Last 5 Trans School Fees Collection Late Payment Penalty 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans N/A 0.2% of the amount in arrears Maximum - 10% N/A for balance based loans 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans	0 400 0 480 0 800 0 1,120 0 1,400 0 2,500 0 3,500 Stamp Duty on Loan Agreement 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below	45001 - 60000	600 1,000 1,400 1,750 3,125 4,375 gent Commission 1,500 125 500 150 1,000 Inquiry 00 10,620 00 00 00 00 00
Draft to Customers 10,000 10,000 LOAN CH BUSINESS LOA SME/Micro/Corp Working Capital Renewable Energy Women in Busin SACCO and VSLA Insurance Premit Bank Overdraft Cash Collaterised Investment Club LPO Financing Invoice Discount Certificate Discount Certificate Discount Certificate Discount Certificate Discount Renewable Energy WASH Loan WASH Loan Renewable Energy WASH Loan (Wathygiene) Kyapa Loan AGRICULTURI Agro Processing Agro Marketing Invoice Discount Agro Processing Agro Marketing Invoice ASSET FINAN Land / Other Ass Asset Improvement Construction TRUST MOBIL	Cheque You Progress 50,000 URA Collection 2,000 ANS Progress 50,000 ANS Progress 50,000 ANS Progress 50,000 ANS Progress 50,000 ANS Progress 60,000 ANS Progress 60,000 ANS Progress 60,000 A Loans 60,000 COANS Progress 60,000 A Loans 60,000 COANS Progress 60,000 A Loans 60,000 COANS Progress 60,000 COANS	Direct delinward/Outward 2,000 S Loan Loan Loan Loan Loan Loan Loan	Cheques 20,000 bits Failed direct debit 2,000 Arrangement I/Loan Applica Advance / Processing 2% 2% 2% 2% 2% 3% 3% 3% 3% 3%	Dormani reactival Nil OOO Gees to the season of the sea	t Account tion Safe Cust N/A N/A N/A N/A N/A N/A N/A N/	Loan Monito Fees O.5% of the loamount per nount per nou	Hand	ol Fees Illing Cutgoin 2,500 Gustody 2,500 Sustady Coin Deposi Nil Nil NSWITTAINCE FEES % - Loans 1yr and 2,5% - Loans above 1,5% - Loans 1yr and 2,5% - Loans above 1,5% - Loans above 1,5% - Loans 1yr and 2,5% - Loan above 1,5% - Loan above	Doming/ RTGS Charge 20,000 going 2,500 comin lit	Standing within Bar 20 - Out 5,000 In g Airtime Purchase Free Free Micro loans - 44 Small loans - 39 Medium loans - Other SME Loans IPF - 9.6% p.a Women in busir reducing balance Prime + / - 6% prevailing Prime Prime + / - based Airtime Purchase Free Micro loans - 44 Small loans - 39 Medium loans - 24 Micro loans - 44 Small loans - 39 Medium loans - 24 Micro loans - 44 Small loans - 39 Medium loans - 39	Balance Enqui Mini Statement """ p.a. reducin % p.a. reducin 28% p.a. reducin 28% p.a. reducin 28% p.a. reducin ce """ p.a. Flat rations - Prime + Uptage of the company	iry / Internal Fund (from FTB account) and balance ag balance to 6% as // Small 38% declining balance ag balance to 6% as // Small 38% declining balance ag balance ag balance to 6% as // Small 38% declining balance ag balanc	22% p.a 22% p.a 22% p.a 22% p.a 22% p.a 22% p.a	20,000 sid, fax, by f	One year after One	Errent letters of Caveat removal on motorcycle. Salary Handling 2,000 2,000 Stransfer from FTB mut to MTN Mobile to stransfer from FTB mut to Airtel Mobile to stransfer from FTB mut to Min FTB mut to Airtel Mobile to stransfer from FTB mut to Min	45001 - 60000 60001 - 125000 125001 - 2500000 250001 - 500000 1000001 - 2500000 2500001 - 4000000 OTHER AGENT SERVICES Service Account Opening Origination Balance Enquiry(Receipt Primark Mini Statement (Last 5 Transchool Fees Collection Late Payment Penalty 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans N/A 0.2% of the amount in arrears Maximum - 10% N/A for balance based loans N/A for balance based loans 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans 0.5% of the amount in arrears Maximum - 10% N/A for balance based loans	0 400 0 480 0 800 0 1,120 0 1,400 0 2,500 0 3,500 Stamp Duty on Loan Agreement 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below 15,000 - Loans above 3m Nil - Loans 3m & below	45001 - 60000	600 1,000 1,400 1,750 3,125 4,375 gent Commission 1,500 125 500 150 1,000 Inquiry 00 10,620 00 00 00 00 00 00