



**TARIFF GUIDE VS. 2**

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<b>SERVICE</b>	<b>RATE / CHARGE (KES)</b>
<b>Cheques Clearance</b>	
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
<b>Money Transfer</b>	
RTGS Money Transfer	1,000.00
RTGS Incoming	Nil
EFT Money Transfer	500.00
EFT incoming	Nil
<b>Accounts Opening Fees</b>	
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
<b>Closure Of Accounts Fees</b>	
All Accounts closure	5,000.00

<b>Fixed Deposits</b>	
FDR Account Fees	Nil
<b>Loan Processing Fees</b>	
	<b>RATE/CHARGE ( KES)</b>
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
<b>Loan Interest</b>	
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
<b>Early drawdown</b>	<b>Rate/ Charge ( KES)</b>
Early loan drawdown fees	5% of amount drawn down
Early Closure of Accounts	5% of amount drawn down
<b>Direct Debits Charges</b>	
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
<b>Mobile Loan</b>	
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
<b>M- Banking</b>	
M-Banking Registration	Nil
Pin Reset Manual	100.00
Pin Reset Auto	48.00
M-Banking Balance Inquiry	10.00
<b>Standing Orders</b>	
FOSA Standing Order	250.00 per entry
<b>Withdrawal Fees</b>	
<b>Over counter withdrawal</b>	
KES. 0 - 499,999	100.00
KES. 500,000 and above	500.00
<b>Channels of Withdrawal</b>	
<b>Fosa to Mpesa</b>	
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
<b>Fosa To Bank</b>	
0 - 30,000	60.00
30,001- 100,000	240.00
100,001- 150,000	300.00
150,001-500,000	1,000.00
<b>Pesalink</b>	
0-5,000	50.00
5,001-50,000	200.00
50,001-100,000	300.00
100,001-500,000	500.00
	1,000 (Member)
<b>Official Letter</b>	2,000 (Exited Member)
	100 per page (Member)
<b>Document Request</b>	200 per page (Exited Member)
<b>Soft Copy Statement</b>	Nil
<b>Hard copy Statement</b>	100 per page

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