

UKULIMA SACCO SOCIETY - REVISED LOAN RATES & TERMS EFFECTIVE 1ST DECEMBER 2016

BACK OFFICE LOANS

<u>No.</u>	<u>Loan Product</u>	<u>Term (Months)</u>	<u>Old Rate p.m.</u>	<u>New Rate p.m.</u>	<u>Method</u>	<u>Effective Rate (%) p.a</u>	<u>Changes Made</u>
1.	Normal Loan	48	1.0%	1.0%	Reducing	6.1 %	No change
2.	School Fees	12	1.0%	1.0%	Reducing	6.5 %	No change
3.	Emergency Loan	12	1.5%	1.0%	Reducing	6.5 %	Reduced Interest
4.	Refinancing	30	1.5%	1.2%	Reducing	7.4 %	Reduced Interest
5.	BELA Loan	12	1.5%	1.5%	Reducing	9.7 %	No change
6.	Super Loan	72	1.5%	1.2%	Reducing	7.3 %	Reduced Interest
7.	Jitegemee	60	1.2%	1.2%	Reducing	7.3 %	No change
8.	Chipukizi	48	1.0%	1.0%	Reducing	6.1 %	No change
9.	Lariba	48	0	0	-	0	No change

FRONT OFFICE LOANS

<u>No.</u>	<u>Loan Product</u>	<u>Term (Months)</u>	<u>Old Rate p.m.</u>	<u>New Rate p.m.</u>	<u>Method</u>	<u>Effective Rate (p.a.)</u>	<u>Changes Made</u>
1.	FOSA Daima	60	1.9%	1.2%	Amortized	8.0 %	Reduced Interest
2.	FOSA Flex	48	1.75%	1.2%	Amortized	8.0 %	Reduced Interest
3.	FOSA Fahari	36	1.65%	1.2%	Amortized	8.0 %	Reduced Interest
4.	Bima Loan	12	1.75%	1.2%	Reducing	7.8 %	Reduced Interest
5.	Msacco	1	10.0%	10.0%	Once	10.0 %	Increased Max. Amt.
6.	Div Advance	1	5.0%	5.0%	Once	5.0 %	No change
7.	Daraja	once	5.0%	5.0%	Once	N/A	No change
8.	HISA	once	15.0%	15.0%	Once	N/A	No change
9.	Haraka	once	5.0%	5.0%	Once	N/A	No change
10.	Shares Invest	12	1.75%	1.2%	Reducing	8.0 %	Reduced Interest

BY MANAGEMENT - 22ND NOVEMBER 2016