



Consolidated Bank of Kenya
Consolidated Bank House
Koinange Street
P O Box 51133, 00200
NAIROBI



KEY FACTS DOCUMENT STATEMENT

Consolidated Bank's Key Facts document (KFD) has been created to enable all existing and potential borrowers understand the key issues of the Bank's lending products before making a loan application. These facts have been developed in line with the Risk Management Guideline on Credit Risk Management as well as Central Bank of Kenya's Prudential Guidelines on Consumer Protection.

The table below outlines the Costs or Charges for each Product. Actual rates may differ from product to product and they are subject to change at the Bank's discretion. The Interest rate is a variable interest rate as per the Bank's loan pricing policy and is calculated on monthly reducing balances. It comprises of the Bank's base rate plus a margin. The Bank reserves the right to vary the Base rate and the margin from time to time pursuant to the Lending terms and conditions which should be read together with the Letter of offer. A variable interest rate is an interest rate that fluctuates from time to time depending on the prevailing economic conditions.

RETAIL CUSTOMERS

| PRODUCT | VARIABLE INTEREST RATE | MAX LOAN AMOUNT | LOAN TENOR | APPLICATION DOCUMENTS REQUIRED | LOAN PROCESSING FEE | OTHER |
|--|-------------------------------------|--------------------------------|------------------------------------|---|----------------------------|---|
| Personal Unsecured Loans through Check | As per the pricing guide. Currently | Up to Kes 4 million subject to | Minimum – 6 months Maximum – 72 | 1. Certified Copy of Original ID and KRA PIN 2. Latest three months' | 2% plus 20% Excise duty | Third party costs Group Credit Life Insurance One off premium. Covers death and |

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| off arrangement with employer or existing salary account holders) | being offered at 14.5% p.a. | ability to service | months. A longer tenor subject to agreement with employer. | payslips bearing authentication/ certifying stamp/ mark from the issuing institution. 3. Original Introduction letter from employer 4. Duly completed Application Form 5. 6 month's bank statements (for non-account holders) bearing authentication/ certifying stamp/ mark from the issuing institution. | | Permanent disability |
| Mortgages | As per the pricing guide. Currently being offered at 14.5% p.a. | Subject to location of the property and ability to service | Maximum – 15 years | 1. Certified Copy of Original ID 2. Certified Copy of PIN certificate 3. Latest three months' payslips bearing authentication/certifying | 2% plus 20% Excise duty | Third party costs 1. Valuation fees 2. Lawyer's fees 3. Group Credit Life Insurance Annual premium. Covers death and Permanent disability. 4. Property Insurance |

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| | | | | <p>stamp/ mark from the issuing institution. Original Introduction letter from employer</p> <p>4. Duly completed Application Form</p> <p>6. 6 months' bank statements (for non-account holders) bearing authentication/ certifying stamp/ mark from the issuing institution.</p> <p>5. Certified Copy of Title</p> <p>6. Original valid Sale Agreement</p> | | <p>5. Stamp duty and other government levies</p> <p>6. Land rent and rates</p> <p>7. Original certificate of official search, 6 months current.</p> <p>8. Original spousal consent.</p> |
| Asset Finance | As per the pricing guide. Currently being offered at 14.5% p.a. | Subject to the age of the vehicle and ability to service | <p>New – 60 months</p> <p>Second hand – 48 months</p> | <p>1. Certified Copy of Original ID</p> <p>2. Certified Copy of PIN certificate</p> <p>3. Latest three months' payslips. Certified copies</p> | 2% plus 20% Excise duty | <p>Third party costs</p> <p>1. Valuation fees</p> <p>2. Lawyer's fees</p> <p>3. Group Credit Life Insurance. Annual premium. Covers death and Permanent disability.</p> |

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| | | | | <p>may suffice.</p> <ol style="list-style-type: none"> 4. Introduction letter from employer 5. Duly completed Application Form 6. 6 months' bank statements (for non-account holders) 7. Copy of Log book 8. Original valid Sale Agreement/Proforma Invoice | | <ol style="list-style-type: none"> 4. Motor Insurance 5. Tracking device 6. Stamp duty and other government levies |
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SME CUSTOMERS

| PRODUCT | VARIABLE INTEREST RATE | MAX LOAN AMOUNT | LOAN TENOR | APPLICATION DOCUMENTS REQUIRED | LOAN PROCESSING FEE | OTHER |
|--|--|--|---|---|--------------------------------|---|
| Business Loans/ Overdrafts/ LPO Financing/ Invoice Discounting | As per the pricing guide. Currently being offered at 14.5% p.a. | Subject to security being offered and ability to service | Loans Minimum – 6 months Maximum – 60 months. Overdrafts 12 months LPO financing and Invoice discounting 3 months | 1. Certified Copy of Original ID 2. Copy of PIN certificate 3. Duly completed application form 7. 12 month's bank statements (for non-account holders) bearing authentication/ certifying stamp/ mark from the issuing institution. 4. Copy of Title/Log book 5. Additional for Limited companies a. Certificate of | 2% plus 20% Excise duty | Third party costs 1. Valuation fees 2. Lawyer's fees 3. Group Credit Life Insurance. Annual premium. Covers death and Permanent disability. 4. Property/Motor Insurance. Annual premium Stamp duty and other government levies |

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| | | | | <p>Incorporation/ Partnership Deed/ Business Registration certificate and any other required constitutive document.</p> <p>b. Memorandum & Articles of Association</p> <p>c. Latest Management Accounts and Audited Accounts for the last three years</p> <p>d. Original Board Resolution and/ or other authority to borrow.</p> | | |
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| | | | | e. Company's CR12, 6 months current. | | |
| Mortgages | As per the pricing guide. Currently being offered at 14.5% p.a. | Subject to location of the property and ability to service | Maximum – 15 years | <ol style="list-style-type: none"> 1. Certified Copy of Original ID 2. Certified Copy of PIN certificate 3. Duly completed Application Form 4. 12 month's bank statements (for non-account holders) bearing authentication/ certifying stamp/mark from the issuing institution 5. Additional for Limited companies <ol style="list-style-type: none"> a. Certificate of Incorporation/ Partnership Deed/ Business Registration | 2% plus 20% Excise duty | Third party costs <ol style="list-style-type: none"> 1. Valuation fees 2. Lawyer's fees 3. Group Credit Life Insurance Annual premium. Covers death and Permanent disability. 4. Property Insurance. Annual premium. 5. Stamp duty and other government levies 6. Land rent and rates 7. Original certificate of official search, 6 months current. 8. Original spousal consent. |

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|--|--|--|--|--|--|--|
| | | | | <p>certificate and any other required constitutive document.</p> <p>b. Memorandum & Articles of Association</p> <p>6. Latest Management Accounts and Audited Accounts for the last three years</p> <p>7. Certified Copy of Title</p> <p>8. Original valid Sale Agreement where customer is purchasing the property</p> <p>9. Approved plans and Bill of Quantities for construction mortgages</p> <p>10. Company's CR12, 6 months current.</p> | | |
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| | | | | 11. Board Resolution and/or other authority to borrow | | |
| Asset Finance | As per the pricing guide. Currently being offered at 14.5% p.a. | Subject to the age of the vehicle and ability to service | New – 60 months Second hand – 48 months | <ol style="list-style-type: none"> 1. Certified Copy of Original ID 2. Certified Copy of PIN certificate 3. Duly completed Application Form 4. 12 month's bank statements (for non-account holders) bearing authentication/ certifying stamp/ mark from the issuing institution 5. Additional for Limited companies 6. Certificate of Incorporation/ Partnership Deed/ Business Registration Certificate and any other required | 2% plus 20% Excise duty | <ol style="list-style-type: none"> Third party costs 12. Valuation fees 13. Lawyer's fees 14. Group Credit Life Insurance. Annual premium. Covers death and Permanent disability. 15. Motor Insurance 16. Tracking device 17. Stamp duty and other government levies |

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| | | | | constitutive document. 7. Memorandum & Articles of Association 8. Latest Management Accounts and Audited Accounts for the last three years 9. Company's CR12, 6months current. 10. Board Resolution and/or other authority to borrow. | | |
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I/We confirm that I/We have read and understood the Bank's General Terms and Conditions. I/We confirm that the loan will be used for a legal purpose as outlined in the laws of Kenya. I/We confirm that the main features of the product including the costs have been explained to me/us and I/We understand that I/We can access a copy of the Key Facts Document on the Consolidated Bank website: www.consolidated-bank.com.
 A copy of the Standard tariff is available at our branches and the website: www.consolidated-bank.com



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Customer Name.....

Signature (1).....Date.....

Signature (2).....Date.....

Signature (3).....Date.....