



## IPF LENDING FEES AND RATES W.E.F 1<sup>ST</sup> JANUARY 2023

### CATEGORY A: AMOUNTS BETWEEN (KES 25,000 - 299,999) Facility Fee).

Months	25,000	150,000	170,000	200,000	250,000	270,000
	-	-	-	-	-	-
	<b>149,999</b>	<b>169,999</b>	<b>199,999</b>	<b>249,999</b>	<b>269,999</b>	<b>299,999</b>
4	5,500	5,500	6,050	7,150	8,800	9,900
5	6,050	6,600	7,700	8,800	11,000	11,550
6	6,600	7,700	8,800	9,900	12,650	13,750
7	7,700	8,800	9,900	11,550	14,300	15,400
8	8,800	9,900	11,000	13,750	16,500	17,600
9	9,900	11,000	12,650	14,850	18,150	19,800
10	11,000	12,100	13,750	15,950	19,800	21,450

### CATEGORY B: AMOUNTS OVER KES.300, 000

INSTALLMENTS	RATE
4	1.88
5	2.52
6	3.15
7	3.79
8	4.43
9	5.07
10	5.72

**\*NOTE:** The Bank reserves the right to vary the facility fee & Interest rates without notice depending on the market conditions prevailing from time to time.

#### CHECKLIST & REQUIRMENTS:

- ✓ Policy details completed i.e.: Policy number, current Policy dates, Policy type and premium amount. Customers to finish paying off IPF Loan at least 1 Month prior to Expiry of policies.
- ✓ Any alterations on the policy details or premium amount to be countersigned and stamped by the underwriter.
- ✓ Company rubber stamp/seal appended if the applicant is not an individual.
- ✓ Board resolution must be executed by a least 2 directors for all limited company and LLP and for limited companies with sole directors, Board resolution should be executed by the director and witnessed(attach copy of ID of the witness)
- ✓ Mode of Payment: Standing order for NCBA account holders , Cheques and direct debit for non NCBA account holders with the 1st installment being paid via RTGS, cash deposit, Mpesa Pay bill or current Cheques.

**Please ensure the following requirements are submitted together with the application form.**

**NOTE:** Failure to provide the below and complete the application form in full will **DELAY** your being served in Time

INDIVIDUAL	SOLE PROPRIETOR	CORPORATE, BUSINESS AND LLP	SOCIETIES/NGOS ASSOCIATIONS/DIPLOMATIC MISSIONS/CHURCHES AND SCHOOLS
<ul style="list-style-type: none"> <li>❖ ID Copy.</li> <li>❖ PIN Copy.</li> </ul>	<ul style="list-style-type: none"> <li>❖ Clear ID copy/Alien ID for foreigners</li> <li>❖ Clear KRA PIN certificate.</li> <li>❖ Certificate of Registration</li> </ul>	<ul style="list-style-type: none"> <li>❖ Company Certificate of incorporation or Registration Company/Business.</li> <li>❖ KRA PIN certificate.</li> <li>❖ CR12 not more than one year old for limited companies Ultimate Beneficiary Owner to be provided as stipulated by law.)</li> <li>❖ Memorandum and Articles of Association, Partnership deed or other similar constitutive document depending on the registered entity type.</li> <li>❖ Directors / proprietors / partners ID copies/ Alien ID for foreigners Directors / proprietors / partners KRA PIN certificate</li> </ul>	<ul style="list-style-type: none"> <li>❖ Company Certificate of Registration</li> <li>❖ Minutes indicating the current officials</li> <li>❖ Constitution for the NGOs and Churches or other similar constitutive document depending on the registered entity type.</li> <li>❖ KRA pin certificate for the institution and officials. (Exception for officials and institutions that are exempted from paying taxes).</li> <li>❖ Officials' ID/ Alien ID for foreigner</li> </ul>

For more information, please contact:

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