

## Our service level Agreements

Loan type	Features	Requirements	Service level agreement
Development	<ol style="list-style-type: none"> <li>1. This Loan is granted at a maximum of 3 times the member's savings.</li> <li>2. This Loan is repayable within the requested period, but not exceeding 48 months</li> <li>3. This Loan attracts a 1% interest rate per month on reducing balance</li> <li>4. Top Up Loan is now available for Development Loan</li> <li>5. Processing fee of 1% with a maximum of 5000</li> </ol>	<ul style="list-style-type: none"> <li>Duly filled forms</li> <li>2 current pay-slips</li> <li>Copy of the ID</li> <li>Must have been a member for at least two months</li> </ul>	Granted end month
Emergency	<ol style="list-style-type: none"> <li>1. Loan is granted subject to a maximum ceiling of Ksh. 100,000.00</li> <li>2. Loan is repayable within 12 months.</li> <li>3. Loan attracts a 1% interest rate per month on reducing balance.</li> <li>4. Processing fee of 1500 recovered upfront</li> </ol>	<ul style="list-style-type: none"> <li>Duly filled forms..</li> <li>2 current pay-slips</li> <li>Copy of the ID</li> <li>Must have been a member for at least two months</li> </ul>	It is granted within 1 hr.
School fees	<ol style="list-style-type: none"> <li>1. Loan is repayable in 12 months</li> <li>2. Loan limit is depends on the member's ability to repay</li> <li>3. Loan attracts 1% interest rate per month on reducing</li> <li>4. Processing fee of 1500 recovered up front</li> </ol>	<ul style="list-style-type: none"> <li>Duly filled forms..</li> <li>2 current pay-slips</li> <li>Copy of the ID</li> <li>Must have been a member for at least two months</li> </ul>	It is granted within 1hr

Jisaidie -60	<ol style="list-style-type: none"> <li>1. Granted at maximum rate of 4 times the members savings</li> <li>2. Maximum repayment period is 60 months</li> <li>3. Interest rate is 13.8 % per annum on reducing balance</li> <li>4. Loan disbursed through FOSA Savings account</li> <li>5. Processing fee of 1 % with a maximum of 5000( recovered upfront)</li> </ol>	<p>Duly filled for ns</p> <ol style="list-style-type: none"> <li>2 current pay-slips</li> <li>Copy of the ID</li> </ol> <p>Must have been a member for at least two months</p>	Granted end of month	
Jisaidie-72	<ol style="list-style-type: none"> <li>1. Granted at maximum rate of 4 times the members savings</li> <li>2. Maximum repayment period is 72 months</li> <li>3. Interest rate is 13.8 % per annum on reducing balance</li> <li>4. Loan disbursed through FOSA Savings account</li> <li>5. Processing fee of 1 %(recovered up-front), with a maximum of 5000</li> </ol>	<p>Duly filled for ns</p> <ol style="list-style-type: none"> <li>2 current pay-slips</li> <li>Copy of the ID</li> </ol> <p>Must have been a member for at least two months</p>	Granted end of the month	
Jibanbe Asset finance	<ol style="list-style-type: none"> <li>1. Maximum loan amount is Kshs 500,000/-, with a maximum of 4 times the next salary</li> <li>2. Maximum repayment period is 12 months</li> <li>3. Minimum of 5000</li> <li>4. Interest rate is 10% recovered upfront</li> <li>5. Loans disbursed on daily basis.</li> <li>6. Salary must be processed through FOSA</li> <li>7. Processing fee of 1% (recovered up-front)</li> </ol>	<p>Duly filled for ns</p> <ol style="list-style-type: none"> <li>2 current pay-slips</li> <li>Copy of the ID</li> </ol> <p>Must have been a member for at least two months</p>	Granted within one day	
Karibu loan	<ol style="list-style-type: none"> <li>1. Loans for new members only.</li> <li>2. Granted at maximum rate of 3 times the members savings.</li> <li>3. Share boost available of Ksh 120,000.00</li> </ol>	<p>Duly filled for ns</p> <ol style="list-style-type: none"> <li>2 current pay-slips</li> <li>Copy of the ID</li> </ol>	Granted Mid month and End month	

	<ul style="list-style-type: none"> <li>2. Maximum repayment period is 36 months</li> <li>3. Interest rate is 1.2 % per month on reducing balance</li> <li>5. Salary must be processed through FOSA</li> </ul>	Must have been a member for at least two months		
Salary in advance	<ul style="list-style-type: none"> <li>1. Maximum amount is 90% of the net salary processed through FOSA</li> <li>2. Repaid in one installment from the subsequent salary</li> <li>3. Salary must have passed through FOSA for 3 months</li> <li>4. Attracts an interest rate of 10% of the amount</li> </ul>	<ul style="list-style-type: none"> <li>Salary processed through FOSA for 2 consecutive months</li> <li>2 current pay-slips</li> <li>Must have been a member for at least 2 months</li> </ul>	Granted within 1hr	
Salary Advance	<ul style="list-style-type: none"> <li>1. Maximum repayment period is 24 Months</li> <li>2. Interest rate – 16 % Per Annum</li> <li>3. Repaid using the customer's net pay ( Up to 65 % of net pay can be used)</li> <li>4. No Maximum Amount ( depends on the net salary)</li> <li>5. Must be fully guaranteed ( at least 4 guarantors)</li> <li>6. Advances processed and paid daily</li> </ul>	1. Available to customers who receive their salaries through FOSA for at least 2 months	Granted within 1 hr	
ATM	<ul style="list-style-type: none"> <li>1. ATM withdrawal with Maximum 40,000 per transaction</li> <li>2. Use in all visa accepted premises.</li> <li>3. over counter withdrawal at co-operative bank</li> <li>4. one off payment Ksh 600</li> <li>5. The ATM card is valid for 5 years</li> </ul>	<ul style="list-style-type: none"> <li>Duly filled for ns.</li> <li>Active FOSA account</li> <li>Copy of the ID</li> </ul>	Granted within 21days	
M SACCO	<ul style="list-style-type: none"> <li>1. Accessibility of funds from Mobile phone via M PESA</li> </ul>	<ul style="list-style-type: none"> <li>Duly filled for ns.</li> <li>Active FOSA account</li> </ul>	Granted within 6 hours	

	2. M Boosta service, when salary is processed through FOSA	Copy of the ID M Boosta payable within a month		
Salary Account.	1. Qualifies for a salary advance 2. Qualifies for salary in advance 3. Qualifies for M Boosta	Duly filled forms Active FOSA account Copy of the ID	Effective within 30 days.	
Total Junior Savings Account	1. Minimum account balance – Kes. 1,000 2. Minimum monthly savings – Kes. 500 3. Minimum interest earning Balance 5,000 4. Mode of payment is either cash/standing order/checkoff 5. The Account attracts an interest rate of 4.5% per annum payable by the end of every financial year 6. Free 3 withdrawals with banker's cheque for school fees. (Above 3 withdrawals normal charges will be levied).	All registrations are done in FOSA	Effective after successful registration	
Sink Fund	Incase of death of principal member, spouse, children and biological parents of principal member. Effective August 2017 Benefits; Funeral dues: 1. 100,000 for principal member 2. 100,000 spouse 3. 100,000 children	1. Request letter 2. copy of ID of claimant 3. Employer death confirmation letter or letter from chief (spouse, child, parent) 4. Birth certificate for children and principal	Funeral due : 1) Principal members - Granted within 1hr upon receipt of all required documents 2) Dependents _ granted within 21 Days upon receipt of all required documents	

	<p>4. 50,000 parent Final dues; Effective August 2017</p> <ol style="list-style-type: none"> <li>1. payment of outstanding loan duly serviced</li> <li>2. payment of double members share deposit</li> </ol>	<p>me mbet yars incase death a parent</p> <ol style="list-style-type: none"> <li>5. Burial permit</li> <li>6. death certificate</li> <li>7. Marriage certificate (incase of spouse)</li> <li>8. copy of ID of the deceasesd/ Surrender form</li> <li>9. Clai maint / deceased last paslip</li> <li>10. letter of admisatrati on</li> </ol>	<p>Final dues – 30 days upon receipt of death Certificate</p>		
New Membership	<ol style="list-style-type: none"> <li>1. Member shall have a minimum share capital of 20,000</li> <li>2. Member is entitled to Loans after 2 months contribution</li> <li>3. Members can guarantee one another.</li> <li>4. Member entitled to Dividends and interest on deposit.</li> <li>5. Member has a Fosa account</li> <li>6. Member is entitled to participate in society projects</li> </ol>	<ol style="list-style-type: none"> <li>1 Duly filled membership application form</li> <li>2 Passport sized photo</li> <li>3 Most current payslip</li> <li>4 Registration amount of 1000</li> <li>5 Monthly deduction - 3000</li> </ol> <p>Member indicate when be want to be deducati on to start</p>	<p>Effected before payroll closure</p>		
Wafansi	<p>Pension-you can process your pension through Haranbee SACCO You can self guarantee up 75% of your savings. Earn Dividends and interest every year. You can borrow 3x or 4x of your savings.</p>	<p>For the retirees</p>			

<p>Member Exit</p>	<p>This is when the member wishes to cease being a member of the SACCO</p>	<ol style="list-style-type: none"> <li>1. Duly filled in withdrawal form</li> <li>2. Duly exit interview form</li> <li>3. Latest payslip</li> <li>4. copy of ID</li> <li>5. Form must be signed by the Branch Official</li> <li>6. Retiring member – retiring letter.</li> <li>7. The members liability should be below member deposit ( liabilities include- member loan and loans guaranteed by member ).</li> <li>8. Members detail must be up to date ( photo and signature)</li> </ol>	<p>It is granted within 60 days .</p>
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**When you reach us:**

**Our customer service offices**

We promise,

To serve you within 15 minutes

To serve you with professionalis mand courtesy

To maintain privacy and respect

To provide you with feedback on the service or assistance required

**On phone**

We promise,

To identify ourselves.

To always answer your calls

To always give you feedback when we cannot give you an immediate solution

To be professional and polite when dealing with you on phone

To be careful and cautious when giving you information over the phone