IPF LENDING FEES & RATES EFFECTIVE 4TH MARCH 2026

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

Months	25,000 - 149,999	150,000 - 169,999	170,000 - 199,999	200,000 - 249,999	250,000 - 269,999	270,000 - 299,999
4	3,500	3,585	4,150	5,047	5,836	6,398
5	4,000	4,800	5,550	6,750	7,800	8,550
6	5,000	6,000	6,938	8,437	9,750	10,727
7	5,500	7,237	8,355	10,170	11,760	12,906
8	6,000	8,488	9,768	11,880	13,728	15,048
9	6,500	9,677	11,184	13,608	15,744	17,232
10	7,000	10,906	12,600	15,336	17,712	19,416

CATEGORY B: AMOUNTS OVER KES.300,000

Installments	Rate
4	1.84
5	2.46
6	3.08
7	3.70
8	4.33
9	4.96
10	5.59

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 & REQUIREMENTS

- 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
• ID copy • PIN copy	• Clear ID copy/Alien ID for foreigners • Clear KRA PIN certificate • Certificate of Registration	• Company Certificate of Incorporation or Registration Company/Business • KRA PIN certificate • CR12 not more than one year old for limited companies (Ultimate Beneficiary Owner to be provided as stipulated by law.) • Memorandum and Articles of Association, Partnership deed or other similar constitutive document depending on the registered entity type • Directors/proprietors/partners ID copies/Alien ID for foreigners Directors/ proprietors/partners KRA PIN certificate	• Company Certificate of Registration • Minutes indicating the current officials • Constitution for the NGOs and Churches or other similar constitutive document depending on the registered entity type • KRA pin certificate for the institution and officials. (Exception for officials and institutions that are exempted from paying taxes) • Officials' ID/ Alien ID for foreigner

For more information, please contact
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