



PRODUCTS CATALOGUE

Quality and High Efficient Services to Members Since 1970



BRIEF HISTORY

Ushuru Savings and Credit Co-operative (Sacco) Limited was formed in 1970 by employees of the then Customs and Excise Department, Ministry of Finance, under the name of Customs & Excise Workers (CUEW) Sacco. In 1995, Kenya Revenue Authority (KRA) was formed at a time when CUEW Sacco By-laws in force at the time, did not allow admission of members outside the common bond. This necessitated changes to the By-laws in order to accommodate members from other Government Ministries and Parastatals. In 2002, CUEW Sacco rebranded to USHURU Sacco Limited and the common bond was opened to include members from government parastatals & corporate entities besides KRA.

OUR VISION

To be a world leading Sacco in empowering members for quality life.

OUR MISSION

To provide quality, efficient and affordable products and services while exploiting new technological frontiers.

OUR OBJECTIVE

To improve the socio-economic lives of our members through provision of quality products and services.

OUR CORE VALUES

• Simple • Proficient • Ethical • Cohesive

OUR COMMITMENT

- To ensure members' personal growth through provision of products and services
 - Continuous education and training of our members and staff
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OUR SLOGAN

Huduma Maradufu



USHURU SACCO PRODUCT FACT SHEET

BOSA SAVINGS

Type	Features	Interest Earned	Access
ORDINARY SAVINGS <i>Normal monthly contributions by members towards their share deposits</i>	<ul style="list-style-type: none"> Minimum contribution is Ksh. 3,000 per month & Kshs. 1,000 for new entrants or up to 5 % of one's basic salary These deposits are normally used as collateral for loan borrowing from BOSA Can only be refunded when a member withdraws membership from the SOCIETY Attracts annual Interest on deposits Interest rate payout is dependent and determined by an ADM (Annual Delegates Meeting) resolution 	Based on ADM Resolution	Upon Withdrawal of membership
SHARE CAPITAL <i>The minimum withholding share limit per member</i>	<ul style="list-style-type: none"> A mandatory share limit that a member MUST accumulate in order to qualify or enjoy any Sacco Services including loan borrowing. The Minimum Share Capital is Kshs. 30,000 per member. Can be accumulated as a lump sum deposit or spread overtime 	Based on ADM Resolution	Non-withdrawable, Non-refundable but Transferrable

Type	Features	Interest Earned	Access
BENEVOLENT FUND <i>A cushion to members in case of demise or loss of a loved one</i>	<ul style="list-style-type: none"> • Upon demise of a principal member: <ul style="list-style-type: none"> ○ All outstanding loans are offset ○ Bereaved family is compensated a funeral rider of Kshs. 100,000 • Upon demise of a spouse or Child: <ul style="list-style-type: none"> ○ The principal member is given a funeral rider of Kshs. 20,000 	Nil	Non-refundable
INVESTMENT SAVINGS <i>Voluntary savings with options for unlimited deposits and withdrawals</i>	<ul style="list-style-type: none"> • It is an ideal savings plan that enables members save for unforeseen financial emergencies. • It comes in handy for personal micro-savings • Members can conveniently make direct deposits via the SACCO bank account, or Check-off deductions and MPESA pay bill platforms. • Can be transacted on the mobile banking platform 	Based on ADM Resolution	Unlimited

BOSA LOANS

Normal Loans

Loan	Terms	Requirements	Timeline
MAIN LOAN <i>The standard loan facility for personal development</i>	<ul style="list-style-type: none"> • Loan granted Four (4X) times members savings/ Deposits • No Maximum Limit • Interest rate of 1% per month on reducing balance • Loan Repayment period up to 72 months (6 years) 	<ul style="list-style-type: none"> • Duly filled loan application form • Two latest pay slips • Guarantors 	48Hrs
REFINANCING LOAN <i>The repeat loan facility for completing stuck projects</i>	<ul style="list-style-type: none"> • Loan Repayment period up to 72 months (6 years) • Interest rate of 1% per month on reducing balance • Loan granted Four (4X) ti-mes members savings/ Deposits • Has No Maximum Limit 	<ul style="list-style-type: none"> • Duly filled loan application form • Two latest pay slips • Guarantors 	48Hrs

Loan	Terms	Requirements	Timeline
<p>SCHOOL FEES LOAN</p> <p><i>Loan facility to finance academic needs</i></p>	<ul style="list-style-type: none"> • Loan Repayment period up to 24 months (2 years) • Interest rate of 1% per month on reducing balance • Loan granted four (4X) times members savings/ Deposits • No Maximum Limit • Application can be made as need arises and cheques collected or money transferred to member account via Electronic Fund transfer within 48hours or a banker's Cheque can be issued to the Institution on request 	<ul style="list-style-type: none"> • Duly filled loan application form • Two latest pay slips • Guarantors 	48Hrs
<p>EMERGENCY LOAN</p> <p><i>Loan Facility that addresses urgent financial needs</i></p>	<ul style="list-style-type: none"> • Maximum recovery period is 12 months • Interest rate of 1% on reducing balance. Effective annual rate for this loan is 6.5% and there is no maximum ceiling subject to member's ability to repay. • Application can be made as need arises and cheques collected or money transferred to member's bank account via Electronic Fund transfer within maximum of 48hours. At the members request a Banker's Cheque can be issued. 	<ul style="list-style-type: none"> • Duly filled loan application form • Two latest pay slips • Guarantors 	48Hrs

Special Loans

Loan	Terms	Requirements	Timeline
ALMASI LOAN <i>A special Instant Loan facility</i>	<ul style="list-style-type: none"> Instantly processed and paid over the counter Repayment period of upto 6 months Attracts an interest charge of 1.16% p.m. on reducing balance Maximum Loan limit of Ksh.100,000 Fast Turn-Around Time; Disbursed instantly No guarantors required but has to be witnessed 	<ul style="list-style-type: none"> Duly filled loan application form Two latest pay slips 	30Mins
JONGEA LOAN <i>A special loan targeting first-time applicants who have not accumulated enough savings</i>	<ul style="list-style-type: none"> Maximum loan limit of Ksh. 500,000 Repayment period of up to 36 Months (3 years) Attracts an interest rate of 1.16% p.m. on a reducing balance An applicant MUST be guaranteed by other members All applicants MUST provide current pay slips Member should have contributed at least one-month deposit and RMF before application Amount loaned will be advanced less the amount deducted towards share deposits. 	<ul style="list-style-type: none"> Duly filled loan application form Two latest pay slips Guarantors 	48Hrs

Loan	Terms	Requirements	Timeline
<p>TIBA LOAN</p> <p><i>This facility is available to members in need of more money but (limited by the amount of share deposits they currently have)</i></p>	<ul style="list-style-type: none"> • Such members may require enhancing their savings in-order to qualify for bigger loans • This deficit amount needed to boost one's shares is capped at half of the members accumulated savings and not exceeding the sum of Kshs. 200,000 • The loan is serviced at the rate of 1.16% p.m. on reducing balance and shall be repaid in a maximum of 48 Months (4years). 	<ul style="list-style-type: none"> • Duly filled loan application form • Two latest pay slips • Guarantors 	48Hrs
<p>SHUJAA LOAN</p> <p><i>A special loan product that is available for members with high savings, who wish to borrow huge sums.</i></p>	<ul style="list-style-type: none"> • The loan is awarded 5 times the members' savings • Repayable in 7 years (84 months). • The applicant Must have a minimum share deposit of greater than or equal to Kshs. 500,000 in order to qualify • Interest rate on this loan is 14.4% p.a. on reducing balance. • Applicants should maintain minimum share deposit contributions of Kshs. 5,000/= per month. 	<ul style="list-style-type: none"> • Duly filled loan application form • Two latest pay slips • Guarantors 	48Hrs

FOSA SAVINGS PRODUCTS

Type	Features	Interest Earned	Access
SASA SAVINGS ACCOUNT <i>Is the main transactional account for salary processing</i>	<ul style="list-style-type: none"> • The main transactional account • Allows salary processing, & standing orders • Access to Visa Branded ATMs & M-Ushuru • Unlimited withdrawals and deposits 	Nil	Daily
KWENZI ACCOUNT <i>A saving product designed for junior members</i>	<ul style="list-style-type: none"> • Designed for members' children below 18 years of age • Minimum Operating Balance Kshs. 1,500 • Three (3) free withdrawals with Bankers Cheque for School fees • Minimum monthly contribution of Kshs. 250 • Interesting Earning Balance- Kshs. 4,500 • Free standing orders from parent/guardians Current (SASA) account 	6%	Quarterly

Type	Features	Interest Earned	Access							
LIKIZO ACCOUNT <i>A savings product that allows members save towards special festivities in their calendars</i>	<ul style="list-style-type: none"> Minimum operating of Kshs. 1000 Minimum monthly contribution Kshs. 1000 Free standing orders from Current (SASA) account 	4%	Annually							
JAZA-JAZA ACCOUNT <i>A savings product that allows members save to achieve specific financial goals</i>	<ul style="list-style-type: none"> Minimum monthly contribution Kshs. 500 Free standing orders from Transactional (SASA) account 	5%	Twice per year							
FIXED DEPOSITS ACCOUNT <i>Special savings product for investment funds that allows limited withdrawal</i>	<ul style="list-style-type: none"> It is tailored for savers (customers) who can't decide the deposit term for the large amount of funds and intend to withdraw at their own Varying interest applies for different periods regardless of the amount of money fixed 	Varies	3-6 Months 9-12 Months							
	<table border="1"> <thead> <tr> <th>PERIOD FIXED</th> <th>INTEREST TO EARN</th> </tr> </thead> <tbody> <tr> <td>3 - 6 Months</td> <td>6%</td> </tr> <tr> <td>9 - 12 Months</td> <td>8%</td> </tr> </tbody> </table>			PERIOD FIXED	INTEREST TO EARN	3 - 6 Months	6%	9 - 12 Months	8%	
	PERIOD FIXED			INTEREST TO EARN						
	3 - 6 Months			6%						
9 - 12 Months	8%									

Type	Features	Interest Earned	Access
<p>BIASHARA BORA ACCOUNT <i>A business transactional account for corporates and SMEs</i></p>	<ul style="list-style-type: none"> • It is a business transactional account for corporates and SMEs • Unlimited monthly deposits • Free online statements • Maintain minimum operating balance of Kshs. 1,000 • Convenient for members with side hustles • Allows cheques clearing • Access to Business Loans • Account linked to M-Ushuru and Pay bill Number for ease of transaction 	4% p.a.	Daily

Type	Features	Interest Earned	Access
<p>PAMOJA ACCOUNT</p> <p><i>A savings product customized for members that prefer saving jointly as a group</i></p>	<ul style="list-style-type: none"> • At least 50% of the group and or group officials must join as members of the SACCO • Group must maintain minimum operating balance of at least Kshs. 10,000 • Group members should be willing and ready to co-guarantee one another • Account allows unlimited withdrawals • Account has the added Advantage of Accessing group loans • Account provides convenient saving platform for chamas, formal & informal groups • Group MUST comply with the minimum requirements of an individual member i.e. contribute minimum Share deposits and accumulate share capital of Kshs. 30,000 • Group transactions to terminate at Pamoja Savings Account in FOSA • Group cashflows to reflect in Pamoja Account whereas savings to be held at BOSA 	<p>Based on ADM resolution</p>	<p>Quarterly</p>

FOSA LOAN PRODUCTS

Loan	Terms	Requirements	Timeline
<p>SALARY ADVANCE LOAN</p> <p><i>A special cash advance facility based on salary</i></p>	<ul style="list-style-type: none"> • Available to all members who channel their pay via FOSA for at least 3 months • Lowest net of the last 3 months will be considered (50% of net) • Applicable interest of 5% p.m. of the amount recovered upfront • Loan recovery periods to be split for 1 Month, 3 Months and 6 Months Full amount Auto deducted immediately salary hits the account 	<ul style="list-style-type: none"> • Duly filled loan application form • Two latest pay slips • Any BOSA guarantors can guarantee 	48Hrs
<p>SALARY ADVANCE ON CHECK-OFF</p> <p><i>A special advance for staff drawn from KRA both members and non-members on KRA payroll</i></p>	<ul style="list-style-type: none"> • One can access up to two times (2X) their Basic Salary. For staff on contract 60% of their Consolidated pay will be considered. • 1/3rd rule applies • Maximum loan amount is Kshs. 1M • Applicable interest is 14 % p.a. & 16 %p.a for members and non-members respectively on reducing balance.. • Maximum repayment period of 12 Months • One can apply on the Sacco website or one can opt to apply via the online portal. • Secured against member's salary and recovered on Checkoff • Qualification for Non-KRA members, will depend on the arrangements with the respective payroll. 	<ul style="list-style-type: none"> • Duly filled loan application form • Two latest pay slips 	48Hrs

Loan	Terms	Requirements	Timeline
<p>IMARA LOAN <i>A special FOSA loan facility</i></p>	<ul style="list-style-type: none"> • Available to all members who have channeled their pay via FOSA for at least two (2) months • Repayable in 12 months • Interest rate of 14% p.a. reducing balance • Repayment ability pegged at 50% of previous months' net pay • Maximum loan pegged at 5 times the members net pay 	<ul style="list-style-type: none"> • Duly filled loan application form • Two latest pay slips • Any BOSA guarantors to be eligible • Collateral can be considered as security 	48Hrs
<p>FOSA PRIDE LOAN <i>A special hybrid loan that allow big borrowing</i></p>	<ul style="list-style-type: none"> • Applicant must have FOSA salary Account • Salary should be channeled through FOSA for at least 3 months • Loan is repayable within a maximum of 7 years • The applicable loan processing charges shall apply • Interest rate of 11p.a. on a reducing balance • Credit Worthiness-Proof of ability to pay through pay slip (1/3rd of Net will be spared). • The loan is awarded 4 times the Members' savings. 	<ul style="list-style-type: none"> • Duly filled loan application form • Two latest pay slips • Any BOSA guarantors can guarantee using their shares • Collateral can be considered as security 	48Hrs

Loan	Terms	Requirements	Timeline
SASA Loan	<ul style="list-style-type: none"> Borrowed on mobile & one can access Up to Kshs. 150,000 on USSD or M-Ushuru App Repayable in 24 Months Interest of 14% on reducing balance Other terms & Conditions Apply 	<ul style="list-style-type: none"> Available on USSD & M-Ushuru App Will be available with multiple options of loan Top-ups up to a maximum of Kshs. 150,000/= Salary should be channeled through FOSA for at least 2 months 	Instant
RIZIKI LOAN <i>A special loan based on a member's previous year's returns</i>	<ul style="list-style-type: none"> Available to all beneficiaries of previous year's interest on deposits earnings Capped at 50% of a members return from previous year's interest on deposits 10% processing fee will be charged upfront Automatic recovery will be made from interest on deposit due to the member Members in default will not be eligible for this product 	<ul style="list-style-type: none"> Available on USSD & M-Ushuru App Secured by interest on deposits & share deposits 	Instant

Loan	Terms	Requirements	Timeline
<p>MPOA LOAN</p> <p><i>A mobile facility available to M-Ushuru registered members</i></p>	<ul style="list-style-type: none"> • Allows up to maximum loan limit of Kshs. 150,000 • Flexible repayments of between 1-3 months • The facilitation fee varies depending on repayment period i.e: <ul style="list-style-type: none"> ○ 1 month= 7.5% ○ 2 Months= 8.5% ○ 3 Months= 10% • When applying, applicants have option for: <ul style="list-style-type: none"> • Interest Inclusive balance • Interest Exclusive balance 	<ul style="list-style-type: none"> • Available on USSD & M-Ushuru App • Applicant Must have minimum share capital of Kshs. 30,000 to qualify 	<p>Instant</p>

Loan Type	Loan Features & Benefits	Loan Requirements	Time
PAMOJA LOAN <i>Group Loan Facility</i>	<ul style="list-style-type: none"> • 14% p.a. on reducing balance • Max. of 24 Months • Min. Loan Application of 100,000/= • Active Guarantor shares • Logbook, Title deed, Allotment Letter, Share Certificate 	<ul style="list-style-type: none"> • Verified Existence of Business/Project • Analyzed 6 Months FOSA Cash flow statements • Minimum threshold of 3X multiplier of accumulated savings (fixed) • Satisfactory evaluation of collateral • Minutes of intention to borrow 	1 week
BISHARA BORA LOAN <i>Business Loan Facility for Working Capital, LPO Financing, Asset Financing etc.</i>	<ul style="list-style-type: none"> • 14% p.a. on reducing balance • Max. of 36 Months • Active Guarantor shares • Logbook, Title deed, Allotment Letter, Share Certificate • 3 year documented evidence of business history • 6 Months certified FOSA statements with maximum EMI (Equated Monthly Instalment) of 30% MACAT (Monthly Average Credit Account Turnovers) • Satisfactory Evaluated collateral • Good credit history 	<ul style="list-style-type: none"> • Directors ID and PIN, Company PIN, Memorandum & Articles of Association and certificate of registration • Business records • Copy of security • Dully completed loan application as per account mandate and appraisal form, resolution to borrow. • Current Valuation Report from bank's authorized valuers is required for used motor vehicles • Complete security perfection after the approval. • Detailed call report including photos and sketch map 	1 week

Service	Terms/Features	Requirements	Timeline
<p>SALARY PROCESSING</p> <p><i>A service available to members whose pay point is FOSA. Monthly salaries are paid through SASA Account</i></p>	<ul style="list-style-type: none"> • Member has to activate their SASA account • Member has to instruct their employer's payroll accordingly • ATM cards are optional on request • Bankers Cheques can be drawn on request • A Salary processing fee of Ksh. 120 applies 	<ul style="list-style-type: none"> • Subscribed to FOSA pay point • Be a SASA account holder 	Instant
<p>OVER THE COUNTER WITHDRAWAL</p> <p><i>An transaction option for transacting at the SACCO FOSA hall</i></p>	<ul style="list-style-type: none"> • Open to any FOSA account holder • Member MUST present required identity documents • Member's signature MUST match the specimen signature as captured in the system • Transactions done at the FOSA hall • A withdrawal fee of Ksh. 120 applies 	<ul style="list-style-type: none"> • Duly filled transaction slip • Be a FOSA account holder 	Instant
<p>ELECTRONIC FUNDS TRANSFERS (EFT)</p> <p><i>The transfer of money from the SACCO directly to a members preferred bank account electronically</i></p>	<ul style="list-style-type: none"> • MUST be a SASA account holder • Object of transfer MUST be captured clearly • Effected upon formal request by an account holder • Transaction fees of Ksh. 480 applies for any bank of Choice& Ksh. 1440 for sums above 1M 	<ul style="list-style-type: none"> • Verified formal instructions • Be a SASA account holder 	48Hrs

Service	Terms/Features	Requirements	Timeline
<p>SACCOLINK DEBIT CARDS</p> <p><i>Alternative Transactional channel for SASA Account holders</i></p>	<ul style="list-style-type: none"> • Debit cards will be generated in 72 hours upon order • ATM production will cost Ksh. 660 • ATM cards will be Visa branded accessible to SASA account holders • Members can transact locally across all Visa enabled ATMs countrywide • Varying Charges will apply from bank to bank 	<ul style="list-style-type: none"> • Duly filled ATM application • Be a SASA account holder 	<p>1 week</p>
<p>STANDING ORDERS</p> <p><i>Payment instructions where members order the SACCO to pay a fixed amount of cash at regular (fixed) intervals</i></p>	<ul style="list-style-type: none"> • Member to open SASA Account • Account cash flows MUST meet specified obligations • Members can vary frequency and amounts at their preference • Members can place <ul style="list-style-type: none"> ○ Internal Standing Orders ○ External Standing Orders 	<ul style="list-style-type: none"> ○ Duly filled Standing Order instructions ○ Be a SASA account holder 	<p>48 Hrs</p>

Service	Terms/Features	Requirements	Timeline
<p>BANKERS CHEQUES</p> <p><i>Drawn instructions to pay a payee through their respective banks</i></p>	<ul style="list-style-type: none"> • Open to SASA Account holders • Accounts to retain sufficient balances to cover cash drawn • Bankers Cheques can be drawn on request @ Ksh. 130 	<ul style="list-style-type: none"> • Formal bankers Cheque request • Be a SASA account holder 	3 Days
<p>MEMBER PORTAL</p> <p><i>Online Self-Service web portal for members</i></p>	<ul style="list-style-type: none"> • Online Self-Service web portal accessible via SACCO website • One MUST be a registered SACCO member 	<ul style="list-style-type: none"> • Member Login Credentials 	Instant
<p>ONLINE LOAN APPLICATION & GUARANTORSHIP</p> <p><i>A paperless mode of applying for loans & guarantorship online</i></p>	<ul style="list-style-type: none"> • Loan application can be done online on the webportal • Loan guarantorship can be confirmed online on the web portal or on USSD platform via text/email prompts 	<ul style="list-style-type: none"> • Have login credentials • Be registered on M-Ushuru 	Instant
<p>ONLINE MEMBER REGISTRATION</p> <p><i>A paperless mode of applying for membership</i></p>	<ul style="list-style-type: none"> • Membership application can be done online 	<ul style="list-style-type: none"> • Have a soft copy of KRA PIN, ID copy, Specimen Signayure & Passport photo for uploading 	Instant

MOBILE SACCO (M-Ushuru)

- It's a mobile banking platform that allows members to transact seamlessly & remotely at their discretion
- Allows member to make deposits to increase their Investment savings, make payments to reduce their loans, & boost their share deposits
- Loans can be disbursed via M-Ushuru on request for amounts not exceeding Kshs. 150,000.

HOW TO REGISTER

- Duly fill an M-Ushuru application form available at any Ushuru Sacco Branch or downloadable from our web site.
- Register using your Safaricom /M-Pesa mobile line

HOW TO USE M-USHURU

- Dial the USSD code ***688#**.
- Select your service option from the Menu list

How to make a deposit from MPESA to Various products.

- Load money to your MPESA account
- Go to LIPA na MPESA/Paybill
- Enter Business No. 892800
- Fill in your Account No being your National ID No. followed by an abbreviation where:

I - Investment Savings

M - Mpoa loan

D - Share deposits

R - Refinance loan

N - Main loan

E - Emergency loan

S - School fees loan

H - Shujaa Loan

F - Sasa Account

Eg. Account No. 21222155M - money goes directly to your MPoa loan.

M-USHURU

Mobile Banking



M-USHURU+ MOBILE APP.

It is an Android mobile application that has been customized to provide easy to use mobile solutions to M-Ushuru registered members.

How to download and install M-Ushuru App

- Go to Google play store
- Search for M-Ushuru
- Tap on the App and install.
- Accept terms and conditions at the end of installation.

Features of M-USHURU

- My Account
- Balance inquiry
- M-USHURU balance inquiry
- M-Poa Loan Access
- Withdraws of funds
- Mini statement
- Funds transfer
- Loans calculator





GENERAL LOAN TERMS AND CONDITIONS

- Loan Application form MUST be fully completed and signed
- Copies of two (2) latest certified pay slips must be attached
- Applicant shall not be allowed to incur deductions in excess of two thirds of his/her basic salary
- Repayment period of loan shall be determined by the Board but shall not exceed 72 months
- In the event of failure to service loans, the Society reserves the right of lien over the members' share deposits, and investment savings to recover any outstanding payments.
- On retirement or resignation from service , a member gives express authority to be deducted any outstanding loan balances from retirement benefits
- No member shall guarantee more than three and a half (3,5) times his/her deposits
- Members applying for loans above Ksh. 500,000 (Five Hundred Thousand) will be required to pay an extra RMF premium of 1.5% before disbursement



USHURU SACCO TARIFF GUIDE

NO.	SERVICE	CHARGE (KSHS)	EXCISE DUTY (KSHS)	TOTAL (KSHS)
1	Salary processing	100	20	120
2	Internal Standing Order	100	20	120
3	External Standing Order	200	40	240
4	EFT Transfer (Below 1,000,000)	400	80	480
5	RTGS Transfers (Above 1,000,000)	1200	240	1440
6	Over The Counter Withdrawal			
	• Kshs 500-100,000	100	20	120
	• Kshs 100,001-200,000	200	40	240
	• Kshs 200,001-300,000	300	60	360
	• Kshs 300,001-400,000	400	80	480
	• Kshs 400,001-500,000	500	100	600
	• Kshs 500,001-1,000,000	1000	200	1,200
	• Kshs 1,000,001-5,000,000	3000	600	3,600
7	Certified Account statement	500	100	600
8	ATM Production	550	110	660

USHURU SACCO TARIFF GUIDE

NO.	SERVICE	CHARGE (KSHS)	EXCISE DUTY (KSHS)	TOTAL (KSHS)
9	Bankers Cheque	110	22	132
10	Loan Processing			
	• Loan Appraisal	500	100	600
	• CRB	245	-	245
	• SMS	5	-	5
11	M- Sacco Withdrawals			
	• Kshs 200-1,000	62.4	12.48	74.88
	• Kshs 1,001-5,000	72.40	14.48	86.88
	• Kshs 5,001-10,000	82.40	16.48	98.88
	• Kshs 10,001-20,000	92.40	18.48	110.88
	• Kshs 20,000-30,000	102.40	20.48	122.88
	• Kshs 30,000-40,000	112.40	22.88	135.28
	• Kshs 40,001-50,000	122.40	24.48	146.88

USHURU SACCO TARIFF GUIDE

NO.	SERVICE	CHARGE (KSHS)	EXCISE DUTY (KSHS)	TOTAL (KSHS)
	• Kshs 50,001-60,000	132.40	26.48	158.88
	• Kshs 60,001-70,000	142.40	28.48	170.88
12	Sacco Link Services			
	ATM Card withdrawal	40	8.0	48.0
13	ATM Agent Withdrawal (POS)			
	• Kshs 50-2,000	60	12	72
	• Kshs 2,001-5,000	60	12	72
	• Kshs 5,001-10,000	80	16	96
	• Kshs 10,001-20,000	90	18	108
	• Kshs 20,001-30,000	110	22	132
	• Kshs 30,001-40,000	130	26	156
	• Kshs 40,001-50,000	150	30	180
	• Kshs 50,001-100,000	260	52	312







Ushuru Sacco Centre (Headquarter),
Wood Avenue, Kilimani,
52072-00200
Nairobi.

Email: info@ushurusacco.com
Landline: 020 7608700
