

EQUITY BANK (KENYA) LIMITED

CREDIT TARIFF GUIDE



SECTOR	SERVICE/PRODUCT	APPLICABLE INTEREST
Personal Banking	Salary Advance Loan	EBRR + Margin
	Pension Loan	
	Flexi Salo Loans (Unsecured, Asset Finance, Development, Mortgage)	
	Check off Loans (Unsecured, Asset Finance, Development, Mortgage)	
Pamoja Banking	Pamoja Investment Loan	EBRR + Margin
	Business Loans	
	Fanikisha Jamii Loan	
	Chama Investment Loan	
	Group Insurance Premium Financing	
Biashara Banking	Biashara Imara Loan	EBRR + Margin
	Micro Capex Loan	
Asset Finance	All Moveable and Fixed Assets	EBRR + Margin
	Insurance Premium Financing (IPF)	EBRR + Margin
Working Capital	Business Loan	EBRR + Margin
	School Development Loan	
	Business Overdrafts	
Mortgage	Mortgages (Commercial and Residential)	EBRR + Margin
	Development Loan	
	Project Finance	
	Equity Release	
	Plot Purchase Loan	
Food and Agriculture	Farm Working Capital	EBRR + Margin
	Commercial Agriculture Finance	
	Asset and Equipment Financing	
Digital Lending	Eazzy Loans	EBRR + Margin
Corporate and Large Enterprises	Working Capital, Project Financing, Overdraft, Capex Financing, Equity Release	EBRR + Margin
Public Sector Institutions	Parastatal, Public Schools, Hospitals, SACCOs and MFIs	EBRR + Margin
Other Charges	Temporary Overdraft Fee (TOD)	10% on the amount granted (Minimum Kes 260)
	Uncleared Effects	300/= or 3% whichever is higher
	Group Member Passbook	Kshs. 100
	Group member registration fee (Annual)	Kshs. 500
	Loan Restructuring Fees	Up to 5%
Forex Denominated Loans	*Forex denominated facilities are priced at Reference Rate* plus a Margin subject to a floor USD - S.O.F.R, GBP - S.O.N.I.A , EURO - E.S.T.R	

The pricing is based on the Bank's Reference Rate (EBRR) which is to be advised from time to time plus the bank margin, based on the customer risk profile.
The pricing is exclusive of Loan Application and Credit Evaluation (LACE) of upto 5%

***All charges are exclusive of taxes | Revised in February 2025**