

Vision

To be the premier leading financial institution offering world class financial solutions in Africa

Mission

To offer high quality financial services by offering customer oriented financial solutions through secure and cutting edge service delivery channels for financial independence and freedom.

Values

While dealing with our members and customers we remain bound by the following values;

Commitment

We work hard to see to it that all our customers and stakeholders are satisfied with our services.

Reliability

We are readily available to our customers and stakeholders all the times.

Equity

We uphold the highest level of impartiality by treating all customers and stakeholders fairly and equally without any discrimination

Transparency

We are committed to acting in an honest, transparent and responsible manner in all our dealings.

Quality

Ensuring that our products and services meet our customer's expectations.

HOW TO JOIN/OPEN AN ACCOUNT

- Complete membership application forms
- Pay registration fee i.e Ksh 200
- Submit copy of National ID (both sides)
- Submit two colored passport size Photos
- Minimum account balance Ksh.300
- Daily service fee ksh 5
- Minimum daily saving kshs 50
- Till number 565051 (lipa na Mpesa)

PRODUCTS AND SERVICES

EUNIQUE PERSONAL SAVING ACCOUNT

- Helps one save for the future suitable for casual workers
- For boda boda riders
- Matatu drivers and conductors
- Support staffs
- Hotel staffs
- Security guards
- Mechanics
- **Benefits**
- One can borrow up to 90% of the savings
- Loan available after 72 hours
- Low and competitive interest rate of 1.3% per month
- Repayment period 6 months
- Daily loan repayments

ELIMU SAVING ACCOUNT

- Targets parents and guardians
- Young people wishing to further studies
- Account opening fee Kshs 150
- Minimum daily saving ksh 25
- Investing in education pays the best dividends
- **Benefits**
- Assures parents of education for their kids
- Helps the youth access future education Accessible within 72 hours
- Withdrawal fees Kshs 100

EUNIQUE BUSINESS SAVING ACCOUNT

- Suitable for small business traders
- Mama mboga, cart pushers, jua kali artisans
- Welders, green grocers, hawkers etc

BENEFITS

- Easy to open
- No monthly charges and fees
- Daily saving

CHAMA SAVING ACCOUNT

For

- Women and Men groups
- Youth groups
- Religious Organizations

Benefits

- Easy opening procedures
- The group must have a name
- A group of at least 10 members
- Each member opens an account with Kshs 300
- Minimum weekly saving of Kshs 500
- Access to loans

WITHDRAWALS

- withdrawal fees Kshs. 100
- Available after two months of daily savings
- Available after 72 hours
- Paid through cheque, bank transfers, or m-Pesa
- Accounts must be up to date
- Issued only on Wednesday

LOAN PRODUCTS

EMERGENCY LOANS

- After at least two months of daily savings
- Low interest rates of 5% per months
- Payable after a maximum of two months
- Two guarantors
- Can borrow up to 2 times of your savings
- Daily loan repayment
- Available after 72 hours

BUSINESS LOANS

- Suitable for business people
- Borrowing up to 2.5 times of the saving
- At least two guarantors and no securities
- Quick processing and disbursement within 72 hours
- Daily loan repayments

PRODUCT FEATURES

- Maximum period 6 months
- Low interest rates of 1.3% per month
- Customer must have saved daily for at least four months
- Continuous daily saving
- Demonstrate ability to pay
- Daily loan repayments