

The Co-operative Bank of Kenya Limited

Co-operative Bank House

Haile Selassie Avenue

P.O.Box 48231-00100 GPO, Nairobi

Tel: (020) 3276100

Fax: (020) 2227747/2219831

**''Without Prejudice''**

Our Ref: DEMAND1/00500/RRO001/2019-03-08

Friday, March 8, 2019

DORIS KAWER

PO BOX 40 KISII

DORIS KAWER

Dear sir/madam

**RE: OUTSTANDING LIABILITIES A/C NO. 00000012345678 - DORIS KAWER**

Following our 1st notice (dated), we note with concern that your account/s is/are still in arrears/overdrawn

Kindly note that your current balance/s as indicated below and it/they continue/s to accrue interest until payment is made in full.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Account no | Principal Loan | Outstanding Interest | Principal Arrears | Total Arrears | Total Outstanding |
|  | 0000009999999 | 90,000.00 | 9,000.00 | 9,000.00 | 9,000.00 | 99,000.00 |
|  | 0000009999999 | 90,000.00 | 9,000.00 | 9,000.00 | 9,000.00 | 99,000.00 |
|  | 0000009999999 | 90,000.00 | 9,000.00 | 9,000.00 | 9,000.00 | 99,000.00 |
|  |  |  |  |  |  |  |

We DEMAND that you pay the amount in arrears, plus the accrued interest within fourteen days (14) from the date hereof.

Kindly also note that under the provisions of the Banking (Credit Reference Bureau) Regulations 2013, it is now a mandatory requirement in law that all financial institutions share positive and negative credit information while assessing customers credit worthiness, standing and capacity through duly licensed Credit Reference Bureaus (CRBs) for inclusion and maintenance in their database for purposes of sharing the said information..

We would therefore as a matter of courtesy like to notify you that unless you fully settle all your outstanding arrears with the Bank from the date stated above we shall proceed to adversely update your details and information with the CRBs relating to your credit worthiness and standing.

In the event that you require any clarification or information, you may contact the undersigned on Telephone number 0203276000/ 0711049000/0732106000

Yours Faithfully,

ROSE KARAMBU

BRANCH MANAGER

KARIOKO BRANCH

cc:

Guarantor acccount

Po box 009 - 00200 Nairobi

Guarantor account

Po box 90 Nakuru

This letter is valid without a signature