

## **Kimu Membership Subscription Plan**

## Kimu Financial Services

## **Membership Terms**

- 1. A one-time, refundable subscription fee of KES 5,000 is required upon joining. Refund is subject to withdrawal policies.
- 2. Members are eligible to withdraw their membership only after duration of 3 months after subscription.
- 3. To withdraw, members must submit a written notice at least 3 months prior to their intended withdrawal date.
- 4. Must be 18 years and above with a valid Wallet or Bank Account.
- 5. All outstanding loans must be cleared prior to membership termination.

## **Membership Benefits**

- 1. Discounted Loan Interest Rates
  - Members: 9%
  - Non-members: 15%
- 2. Increased Loan Limit
  - Members: Up to KES 6,000