

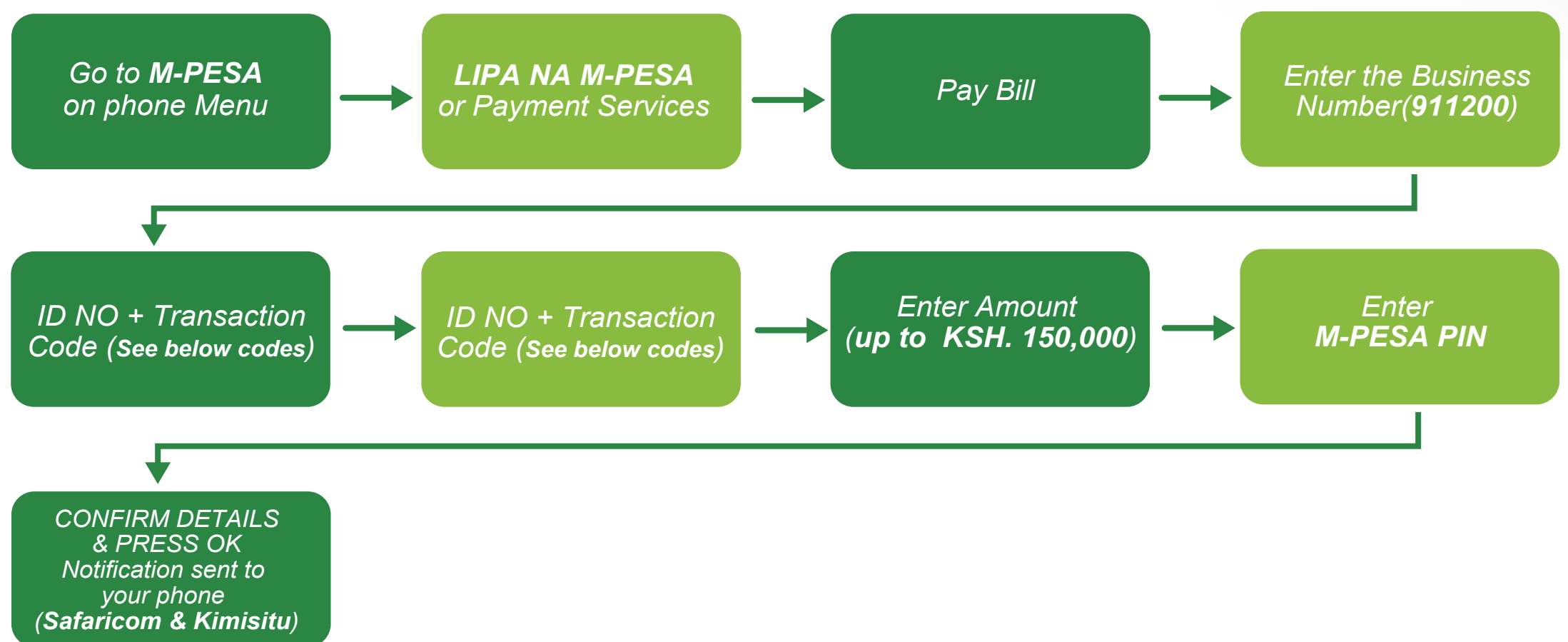


WE ARE ISO 9001:2015 CERTIFIED

M-PESA PAY BILL SERVICES GUIDELINES

This is a mobile banking platform that enables our members make payments to the Sacco through M-PESA using their mobile phones at the comfort of their homes.

PROCEDURE OF PAYMENTS THROUGH M-PESA



Examples on making payments:

*If amount to pay is Kes.3,000.
You pay Kes.3020 (Kes.3000 for Deposit & M-pesa charges of Kes.20).*

Account Number and Code
Account no is XXXXXDEP where XXXXX is the member's ID NO and DEP is the product code for monthly deposit contribution.

M-PESA PAY BILL CHARGES

TRANSACTION BANDS(KSH)	M-PESA CHARGES (KSH)
0 to 1,000	5
1,001 to 1,500	15
1,501 to 2,500	17
2,501 to 3,500	20
3,501 to 5,000	29
5,001 to 7,500	42
7,501 to 10,000	47
10,001 to 15,000	61
15,001 to 20,000	65
20,001 to 25,000	69
25,001 to 30,000	74

TRANSACTION BANDS(KSH)	M-PESA CHARGES (KSH)
30,001 to 35,000	84
35,001 to 40,000	116
40,001 to 45,000	120
45,001 to 150,000	128

The charges above shall apply for amounts being paid to the Sacco through MPESA. Members should ensure the remittances include the charges above while transferring the funds.

M-PESA PAY BILL CHARGES

The following codes shall be applicable for all transactions being made including deposits and loan repayment.

TRANSACTION / PRODUCT DESCRIPTION	NEW CODE OF PAYMENT
Registration fee	REG
Deposits	DEP
Share Capital	SHC
Lumpsum Payment	LMP
Bridging Loan	BRL
Normal Development Loan	NDL
Normal Development loan PROMO	NDP
Top Up Normal Development Loan	TND
Development Loan	DL
Dividends Discounting	DVD
Education Loan	EDL
Top Up Education Loan	TPE
Restructure Loan	RSL
Rescheduling Loan	RDL
Emergency Loan	EML
Instant Loan	IST
Instant Loan New	NDL
Insurance Loan	ISL
Masaa Loan	MSL
Mavuko Loan	MVL
Mavuko Loan New	MVN
Top Up Special Development Loan	TSD
Mega Loan Promo	MLP
Mega Loan	MGL
Top Up Mega Loan	TUM
Top up Emergency Loan	TEL
Premier Loan	PML
Premier Promotion Loan	PPL
Refinancing Loan	RFL
Special Development Loan	SDL
Karibu Loan	KAL
Makao Hali Loan	MHL
Motor Vehicle & Machinery Loan	MOV
Asset Finance Loan	AFL
Valuation Fee	VAL
Motor Vehicle Insurance loan	MVI
Guarantor Liability Loan	GLL
Agricultural Loan	AGL

TRANSACTION / PRODUCT DESCRIPTION	NEW CODE OF PAYMENT
Deposit Contribution	DEP
Nafuu Loan	NFL

FOSA SAVINGS PRODUCTS:

TRANSACTION / PRODUCT DESCRIPTION	NEW CODE OF PAYMENT
FOSA Savings Account	FSA
Miradi Savings Account	MSA
M-wallet Mobile Savings	MWA
Holiday Savings Account	HSA
Little Angels Account	LTA
Wekeza Fixed Deposit Account	WKS
Joint Savings account	JSA
Biashara Savings	BSS
Chama savings	CMS

FOSA LOAN PRODUCTS:

TRANSACTION / PRODUCT DESCRIPTION	NEW CODE OF PAYMENT
Salary Advance Loan	SAL
Business Loan	BSL
Kimisitu Personal Loan	KPL
M-Kimisitu Loan	MKM
M-Kimisitu Loan Promo	MKP
Tusonge Mbele Loan	TML

NB: Lump sum refers to amount transferred for payment of several items e.g. Monthly Savings, loans and interest repayments. Kindly email us immediately on how we should distribute the lumpsum payments made to the Sacco through:

KIMISITU MONEY APP

Do you know you can use your Kimisitu Money APP to make deposits at no extra cost , and no code cramming? Download the Kimisitu APP today and enjoy the ease of transacting.

customer@kimitusacco.or.ke
or call 0709136000.

With Co-operative regards,

Lwanga Mbeche
Chief Executive Officer