

- * Maximum loan amount is Kshs. 200,000
- * Maximum repayment period is 24 months
- * Savings of Kshs 30,000 in Jijenge savings account

6. Group Loan

A product for registered groups to undertake income generating projects or purchase of an asset

- * Group must operate a FOSA ordinary account for a period of not less than 6 months
- * Savings of up to 30% the value of the loan applied
- * Loan secured by group savings, asset purchased and any other acceptable collaterals,
- * Maximum loan granted is Kshs. 3,000,000 for a maximum period of 36 months.

7. Individual Loan

An instant loan product packaged for individuals with regular income

- * A member must have an active ordinary account for not less than 4 months
- * Loan granted 3 times of member's FOSA share deposits
- * Maximum loan granted Kshs. 200,000 for a maximum period of 12 months.

8. Inua Biashara Loan

The product is meant for members with existing business loan whose repayment is up to date but need a boost for their business to perform optimally.

- * Loan granted 3 times of member's FOSA share deposit
- * Repayment period of up to 48 months
- * Maximum loan granted is Kshs. 2,000,000

9. Salary in Advance Loan

For salaried employees whose salary is channeled through the SACCO's ordinary account.

- * Maximum amount equivalent to two thirds of one's monthly salary
- * No guarantors required
- * Recovery immediately the salary is processed
- * Competitive interest rates

MOBILE BANKING SERVICES

In an effort to serve you better, we have a mobile banking system that allows members to transact via mobile phones. The system allows you to withdraw, deposit, request mini statement and balance inquiries

For those registered with our mobile banking, Dial *882*25#

To deposit via paybill go to: Mpesa Paybill No. 4017021
Account No. - Key in Your ID Number

**Head Office: Kangaru Corner House next to Post Bank
P.O. Box 12196 - 10100 Nyeri
Tel: +254 061 2030340 Customer Care: 0721 374 310**



2NK DT SACCO SOCIETY LTD.

Service Beyond Imagination

VISION

To be the Transport and Financial services provider of choice.

MISSION

To provide excellent services leading to our customer and stakeholder satisfaction.

How do I benefit by being a member of 2NK Sacco?

- * Get access to affordable loan products at competitive rates.
- * Experience personalized services at all levels.
- * Enjoy attractive dividend rates on shares
- * Own a savings product that cultivates a healthy saving culture
- * Access to financial services such as insurance and money transfers
- * Access to financial education to help you make informed financial decisions



ACCOUNT OPENING

Want to join 2NK Sacco and become a member? Download and print the Account Opening Form from our website www.2nksacco.co.ke

Fill in the details, scan and send it to 2nksacco2018@gmail.com. You can also visit the nearest 2NK SACCO office for assistance

Requirements:

- * ID Copy (both sides) - Original ID must be produced for verification purpose
- * KRA Pin copy
- * Passport Photo
- * Specimen Signature
- * Certificate of Incorporation (for Companies)
- * Certificate of Registration (for Groups)

OUR PRODUCTS

SAVINGS PRODUCTS

1. Ordinary Savings Account

Account suitable for personal deposits, process salaries, business proceeds and normal savings

- * No withdrawal limit
- * Cheques can be deposited into the account
- * Withdrawal can be made via 2NK Pesa Mobile platform

2. Fixed Deposit Account

- * Minimum amount is Kshs 30,000
- * Contact period is 3 months, 6 months, 9 months and 12 months
- * Competitive interest rates above market rates
- * Upon period maturity interest can be withdrawn or rolled over with principal for a new fixed period.

3. Jijenge Saving Account

This is an account specifically for people applying for jijenge FOSA loan.

- * Withdrawal is made in this account when a loan has cleared jijenge loan.
- * Attracts a minimum initial contribution of Kshs. 30,000
- * Savings in this account can be transferred to other accounts upon clearing the loan

4. Group Account

This account is ideal for registered group with common interest

- * Registration fee is Kshs. 1,000
- * Loan granted is dependent in group's ability to pay
- * A group intending to open this account must be legally registered.
- * Group offered personalized services by our field officers

Service Beyond Imagination

5. 2NK Little Angel Account

This is an account designed for children below 18 years.

- * Free home banking piggy
- * Two free bankers cheque per year for school fees.
- * Withdrawals are 3 times a year
- * Parents should open a different account for each child
- * Child's birth certificate

6. Holiday Account

Suitable for those wishing to save for a holiday

- * No minimum monthly contribution
- * Full withdrawal or part withdrawal allowed at the end of the year.

LOAN PRODUCTS

1. School Fees Loan

A loan facility to meet education needs for members and their dependants

- * Maximum loan limit is Kshs. 100,000
- * Repayable within 12 months
- * Documentary evidence of school or college must be provided

2. Refinancing Loan (top up scheme)

Loan facility provided to a borrower who already has an existing loan for purposes of completing an existing project.

- * Given by terms and conditions of the primary loan
- * Borrower must have repaid up to 50 of the existing loan

3. Business Loan

A product packaged to finance running or expansion of legal business or enterprise

- * Borrower must operate ordinary Fosa account for a period of not less than 4 months
- * Loan granted 3 times of member's Fosa share deposits
- * Maximum amount granted is Kshs. 5,000,000 for a maximum period of 48 months

4. Asset Finance Loan

Enables members to acquire assets such as vehicles, land and equipment for commercial use.

- * Loan advance up to 70% of the value of asset
- * Loan secured by members savings, asset purchased and other acceptable collaterals,
- * Disbursement of loan may be made directly to the supplier
- * Maximum amount granted is Kshs. 4,000,000 for a maximum period of 36 months

5. Jijenge Loan

A loan product meant to assist members to undertake short and midterm development projects

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