

FEES & CHARGES: RESIDENTIAL PROPERTY INVESTMENT LOAN

Residential Property Investment Loan

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| Application Fee | K200 per application |
| Establishment Fee- Residential (Personal) | 1.5% of the Approved Loan Amount |
| Documentation Fee | K150 per loan |
| Inspection Fee | K300 per property |
| Drawdown Fee - Personal | K100 per drawdown |
| Monthly Account Keeping Fee-Personal Lending | K10 per month |
| Repayment Penalty Interest | A grace period of 7 days applies. Penalty Interest charged on the overdue amount at Prescribed Rate plus 6%. Minimum charge K20 |
| Early Termination Fee | K1000 |
| Settlement Fee | K200 |

GOVERNMENT FEES & CHARGES

DEPARTMENT OF LANDS

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| Land Title Search | K100 per Title Search |
| Land Rental Printout | K7 per document |
| Registration of Documents | K200 per Title Deed |

OTHER BANK FEES

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| Insurance Renewal Fee (If renewed by Kina Bank) | K100 per Instance |
| Discharge Fee | K200 per loan |
| Settlement Fee | K200 per loan |

FEES AND CHARGES

FOR MORE INFORMATION CONTACT US ON 308 3800