



Kina Bank Loans and Advances: Schedule of Fees, Charges and Conditions

Effective 31 August 2018

CUSTOMER INFORMATION ONLY
SUBJECT TO CHANGE WITHOUT NOTICE
OTHER FEES AND CHARGES MAY APPLY

EFFECTIVE 31 August 2018

LENDING FEES AND CHARGES

Up Front Application Fee	K200 per Application
Establishment Fee – Business	As Advised (Minimum charge K2,000) Standard Fee is 0.60% of the Approved Loan Amount
Establishment Fee - Personal	K1000.00 Flat fee
Documentation Fee	K150.00 per Loan
Cheque Processing Fee	K200.00 per Loan (up to 5 cheques) Additional cheques K50.00 each
Inspection Fee	K300.00 per Property
Drawdown Fee – Business	K200.00 per Drawdown
Drawdown Fee – Personal	K100.00 per Drawdown
Monthly Account Keeping Fee – Personal	K10.00 per Month
Monthly Loan Maintenance Fee – Business (If Applicable)	As Advised per Month (Minimum charge K350.00 per month)
Term Loan Line Fee – Business (If Applicable)	0.30% per annum of the Outstanding Loan Balance (charged quarterly) (Minimum charge K75.00 per quarter)
Term Loan Line Fee – Personal	0.30% per annum of the Outstanding Loan Balance (charged quarterly) (Minimum charge K75.00 per quarter)
Overdraft Line Fee	0.30% per annum of the Approved Overdraft Limit (charged quarterly) (Minimum charge K75.00 per quarter)
Guarantee Establishment Fee	0.30% of the Guarantee Amount (Minimum charge K1,000.00)
Ongoing Guarantee Fee	0.25% per Month of the Guarantee Amount (charged In Advance to Guarantee Expiry date)

GOVERNMENT FEES AND CHARGES (AS ADVISED FROM TIME TO TIME)

DEPARTMENT OF LANDS

Land Title Search	K200.00 per Title Search
Land Rental Printout	K5.00 per Document
Registration of Documents	K700.00 per Title Deed

COMPANIES OFFICE

Company Search / Registration of Documents	K75.00 per Search / Registration
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NATIONAL COURT REGISTRY

Search Fee / Registration	K75.00 per Document Set
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NOTE: Other statutory fees and charges may be applicable

LOAN EXTENSION FEES

Extensions Up To 3 Months	K150.00 per Extension Request
Extensions Beyond 3 Months	K300.00 per Extension Request

NOTE: All loan extension requests are subject to approval by Kina Bank

OTHER FEES AND CHARGES

Repayment Penalty Interest	A grace period of 7 days applies Penalty Interest charged on the overdue amount at Prescribed Rate plus 6% (Minimum charge K20.00)
Overdraft Penalty Interest	Penalty Interest charged on the amount in excess of the Approved Overdraft Limit at Prescribed Rate plus 6% (Minimum charge K20.00)
Loan Variation Documentation Fee	K150.00 per Document Set (up to 5 documents) Additional documents K50.00 each
Insurance Renewal Fee (If Renewed by Kina Bank)	K100.00 per Instance
Discharge Fee	K500.00 per Loan
Settlement Fee	K200.00 per Loan

RECOVERY FEES

Letter of Demand	K100.00 per Letter
Notice of Default	K200.00 per Notice
Repossession / Eviction	K1,000.00 plus all security and other associated costs per Repossession / Eviction
Property Disposal by Tender on Default	K500.00 plus all applicable advertising and other associated costs per Property