



## LOAN REPAYMENT METHODS

HELB offers various Loan Repayment Methods as follows:

### 1. BANK DEPOSIT (by Employer or Self)

All payments should be made by direct transfer (EFT), standing order or cash deposit to the HELB collection bank accounts in any of the following banks:

BANK	ACCOUNT NUMBER	BRANCH	ELECTRONIC FUNDS TRANSFER (EFT) SWIFT CODE
Citibank	300 040 012	Nairobi	CITIKENA
Co-operative Bank	011290 612 228 00	University-way	KCOOKENA
Barclays bank	077 501 8216	Barclays Plaza	BARCKENX
Kenya Commercial Bank	1103 266 314	University-way	KCBLKENX
Standard chartered Bank	010 801 826 4700	Koinange street	SCBLKENX
Equity bank	055 029 357 3408	Equity Center	EQBLKENA
National Bank of Kenya	01001060391100	Harambee Avenue	NBKEKENX
Family Bank	035 000 024 971	Family Bank Towers	FABLKENAXXX
Chase Bank	0332084215001	Delta	CKENKENAXXX
NIC Bank	1002247638	NIC Hse	NINCKENAXXX
Jamii Bora Bank	0011748527001	Koinange street	CIFIKENAXXX

### 2. MOBILE PAYMENT SERVICES - M-PESA

Using M-PESA (Safaricom) Money Transfer:

- Select pay bill option
- Enter HELB business number as **200800**
- Enter your national ID number as your account number
- Enter amount you want to pay
- Enter your secret PIN number
- Confirm transaction and send

**Note:** The transaction will take 2 business days to reflect in your statement

### 3. CREDIT CARD or DEBIT (ATM) CARD

Give authority to HELB to make monthly debits or lump-sum payments directly from your bank account or credit card. This is done by signing the CREDIT CARD AUTHORIZATION FORM (CCA) and forwarding the same to HELB. VISA branded credit cards or debit (ATM) cards can also be swiped at HELB offices.

### 4. ONLINE PAYMENT via HELB PAYMENT PORTAL

You can now pay your **HELB** loan online. To make your payment:

- [Register an account](#) with HELB online portal; if you already have an account please [Login](#)
- Once logged in, click on **Online Services > Online Payment** menu.
- Enter your **National ID number** as your account number
- Enter the amount you are paying and click **Pay Now**.
- A payment acknowledgement will be issued once the payment is successful.
- **HELB** will issue an official receipt for the payment.

### 5. DIASPORA LOAN REPAYMENT OPTIONS:

#### a. Wave

You can make payments instantly from the US and Canada through Wave via KCB account number 1103266314. Go to [www.sendwave.com](http://www.sendwave.com) to update/download the app and then make transfers immediately. Once you complete the transaction, you will get a wave message like this;

Your money transfer has arrived in HELB Revolving Account's KCB account! It may take up to 48 hours to appear in your statement.

Here's a receipt of the transaction for your records:

**Sender:** A.N. Other, 1111 Mallison, Mc Leansville, NC 27301

**Recipient Name:** HELB Revolving Account

**Recipient Number:** ●●●4523

**Amount Sent:** 400.00 USD

**Amount Received:** 39732 Ksh

**Exchange Rate:** 99.33 Ksh/1 USD

**Transaction Time:** 12:25 PM ET on July 16, 2016. Funds are immediately available. It may take up to 48 hours to appear in your statement.

**Confirmation Number:** BAN-1170352-L54367

Email us at [help@sendwave.com](mailto:help@sendwave.com) if you have any questions about this transaction!

Once you receive the Wave message, kindly forward it to [onlinepayments@helb.co.ke](mailto:onlinepayments@helb.co.ke)

## **b. Equity Direct**

Equity Direct is a pan-European regulated online money transfer service operated exclusively by VFX Financial PLC in the UK in partnership with the Equity Bank Group in Kenya.

### *How to sign up:*

You can register at [www.equitydirectafrica.com](http://www.equitydirectafrica.com) which is a quick and simple process. There is a dedicated customer service team on hand to help. To use PayLoan simply select HELB from the drop down PayLoan list in "ADD BENEFICIARY". Then add your Student name, and your National ID in the Reference field and "CONFIRM". You can then make a payment to your new Beneficiary and your payment to HELB is processed instantly and you will receive confirmation email and SMS too.

### *Support Contacts:*

+44 (0) 207 959 6995 | [support@equitydirectafrica.com](mailto:support@equitydirectafrica.com) | [www.equitydirectafrica.com](http://www.equitydirectafrica.com)

## **c. Chase Bank – Simba Pay**

### *How to Login/ Register:*

Login or register on the Simbapay website <https://www.simbapay.com/>, using your email and a password, your account will be set up; choose a mode of payment (Debit or Credit)

### *Payment:*

Navigate to the payment menu, input the Paybill number, Input the amount and reference (ID or name)

The funds will be sent to a Chase Bank (IR) account then settled with HELB. \*The payment will be picked in Sterling Pounds – GBP.

For further queries, contact HELB on:

**Email:** [contactcentre@helb.co.ke](mailto:contactcentre@helb.co.ke) | **Website:** [www.helb.co.ke](http://www.helb.co.ke) | **Tel:** +254 0711 052 000 | **Facebook & Twitter:** @HELBPage