



SERVICE CHARTER



HELB CITIZEN RESOLVED SERVICE DELIVERY CHARTER

The Purpose of our Service Charter

At the Higher Education Loans Board, we are constantly striving to deliver on our customer promise and set out the service standards that the public should expect when dealing with the HELB and its staff.

This Charter is a manifestation and demonstration of our commitment to the public and a reflection of our dedication to excellence as well as equity in financing higher education in Kenya.

This Service Delivery Charter outlines rights and responsibilities [as a customer] and the procedure to follow if our service standards are not met.

It also sets out our feedback process, so that you can tell us how well we are performing and how we can improve our service to you.

This charter therefore serves as a statement of commitment HELB intends to live up to so as to deliver its mandate.

The hallmark of this Charter, therefore, is our promise to provide consistent and world class customer experience.

This means:

- ✚ Our customers will always be treated with courtesy and equity.
- ✚ Our officers will be helpful, at all times, when handling customer queries and needs
- ✚ We will uphold utmost integrity when providing services to our customers

This commitment will be applicable in all our undertakings: letters, documentation and communication.

HELB Background

The Higher Education Loans Board (HELB) was established by an Act of Parliament CAP 213A of 1995. When it was established, it took over all the functions and the responsibilities of management of higher education financing which was by then being managed by the University Student Loans Scheme, a department in the Ministry of Education. Under the scheme, Kenyan Students pursuing higher education at Makerere, Nairobi and Dar-es-Salam universities received loans to cover their tuition and upkeep needs, which they would repay upon completion of their education.

However, it is important to note that financing of higher education started in 1952 when the colonial government awarded the loans under the Higher Education Loans Fund (HELF) to Kenyans pursuing university education in universities outside East Africa notably Britain, USA, the former USSR, India and South Africa. The University Student Loans Scheme (USLS) lacked the legal basis to recover the matured loans. In addition, the general public and the beneficiaries wrongly perceived that the loan was a grant from the government, which was not to be repaid. It is against this background that HELB was established with the mandate of outsourcing funds, allocating and disbursing to the needy Kenyans pursuing higher education in recognized institutions of higher learning. It also has the mandate of recovering all matured loans disbursed since 1974.

Our Stakeholders

The Board serves a multi-stakeholder community. These stakeholders include:

1. The Government of Kenya
2. County Governments and Constituencies
3. Universities, TVET Colleges and Secondary Schools
4. Financial institutions which facilitate remittance of loans to students
5. Employers of HELB loan beneficiaries
6. Public institutions
7. Private organizations
8. Development partners
9. Philanthropic organizations
10. HELB loan beneficiaries (Loanees)
11. General Public

HELB MULTIPURPOSE STATEMENT



HELB VALUES

Integrity

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We will be accountable to key stakeholders of HELB and adhere to the highest ethical standards in performing our duties. We shall;

- Act in good faith;
- Demonstrate highest level of integrity;

Create an atmosphere of

- trust & confidence

Innovative

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- We will always seek to offer services to our clients in the most efficient manner as we continuously search for better and faster ways of service delivery for the benefit of our client by;
- Encouraging and rewarding innovation,
- Embracing new trends in service delivery while
- Proactively addressing issues in service delivery

Courtesy

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Employees will endeavor to be courteous to all customers at all times, while discharging duties. They shall be:

- Respectful,
- Attentive
- Polite
- Calm and
- Tactful

Equity

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Employees will strive to exercise fairness in service delivery. They shall:

- Treat all customers equally
- Ensure equity through providing equal opportunities for all
- Ensure absence of double standards
- Ensure transparency

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Our Products

Education can be quite expensive but with our student loans there's now a smarter way to finance your studies. We empower you with lower capped repayments while you study and flexible repayment modes after you catch your big break in the career of your choice. We're on your side!

HELB finances Kenyan students pursuing higher education in public TVET institutions, Kenya Medical Training Colleges, Faith-based medical institutions and public & private universities.

HELB Products at a glance:

No.	Product	Eligibility	Terms and Conditions	Requirements
Loans				
1.	Undergraduate (Direct Entry)	<p>Government-Sponsored:</p> <p>Must have been placed in a university (public or private) through Kenya Universities and Colleges Central Placement Service (KUCCPS)</p> <p>Loan Application is done online, through the HELB portal.</p>	<ul style="list-style-type: none"> + Loan award is based on approved Means Testing Instrument (MTI) + Loan charges 4% interest rate per annum. + A standard amount of Ksh4,000 is deducted from the loan awarded and disbursed to the university per semester for tuition [total Ksh8,000] and the rest is sent to the applicant's bank account as upkeep. + Kshs.500 is charged from the student's allocation as administration fee per year. + The disbursement is done for the number of times not exceeding the duration of the course of study. + Loan repayment commences one year upon completion of 	<ul style="list-style-type: none"> + A copy of the Applicant's national ID Card + Copies of the parents' national ID Cards/death certificate where the parent is deceased + Copies of both guarantors' national ID Card + A copy of the applicant's admission letter and KCSE result slip/certificate + A copy of the applicant's Bank ATM/Bank card (for Government sponsored students only) + A copy of the applicant's Smart Card from the institution + One recent colored passport size photograph of the applicant.

			<p>studies or as deemed fit by HELB.</p> <ul style="list-style-type: none"> The loan is repayable up to a maximum of 120 months (10 years) 	
		<p>Self-Sponsored:</p> <p>Must have been admitted in a public or private university in Kenya and the East African Community and is recognized by the Commission for University Education (CUE)</p> <p>Loan Application is done online, through the HELB portal.</p>	<ul style="list-style-type: none"> Loan award is based on approved Means Testing Instrument (MTI) Loan charges 4% interest rate per annum. The disbursement is done for the number of times not exceeding the duration of the course of study. Kshs.500 is charged from the student's allocation as administration fee per year. The allocated amount is disbursed entirely to the institution's account. Loan repayment commences one year upon completion of studies or as deemed fit by HELB. The loan is repayable up to a maximum of 120 months (10 years) 	<ul style="list-style-type: none"> A copy of the Applicant's national ID Card Copies of the parents' national ID Cards/death certificate where the parent is deceased Copies of both guarantors' national ID Card A copy of the applicant's admission letter and KCSE result slip/certificate A copy of the applicant's Bank ATM/Bank card (for Government sponsored students only) A copy of the applicant's Smart Card from the institution One recent colored passport size photograph of the applicant.
2.	Undergraduate (Salaried Students)	<p>HELB Jielimische Loan:</p> <p>Must be on formal employment</p> <p>Must have been admitted in a public or private university in Kenya and the East African Community</p>	<ul style="list-style-type: none"> Charges interest rate of 10% per annum Repayment periods of 12 – 48 months (72 months for Public Servants) Repayment done by monthly check-offs Loan award of up to 90% of the program fees 	<ul style="list-style-type: none"> Admission letter from a recognized university/College in Kenya Certified copy of your last acquired academic certificate (certified by a commissioner of oaths) Three (3) months latest pay slips (certified by your employer)

		<p>and is recognized by the Commission for University Education (CUE)</p> <p>Loan Application is done online, through the HELB portal.</p>		<ul style="list-style-type: none"> ✚ If you are employed on contract, please provide copy of appointment letter of not less than two years (certified by your employer) ✚ Certified copy of your National ID (certified by a commissioner of oaths) ✚ Certified copy of your KRA PIN (certified by a commissioner of oaths) ✚ Certified copy of National ID from two employed guarantors (certified by a commissioner of oaths) ✚ Recent colored passport size photograph of yourself
3.	TVET Loans	<p>Government-Sponsored:</p> <p>Must have been placed in a public TVET institution through Kenya Universities and Colleges Central Placement Service (KUCCPS). The institution must be recognized by the Ministry of Education and approved by TVET Authority. (The list of approved TVET institutions is uploaded on the HELB Website)</p> <p>Loan Application is done online, through the HELB portal.</p>	<ul style="list-style-type: none"> ✚ Loan charges 4% interest rate per annum. ✚ A standard amount of Ksh26,400 is deducted from the loan awarded and disbursed to the institution per academic year for tuition and the rest (Kshs.13,600) is sent to the applicant's bank account as upkeep. ✚ Kshs.500 is charged from the student's allocation as administration fee per year. ✚ The disbursement is done for the number of times not exceeding the duration of the course of study. ✚ Loan repayment commences one year upon completion of 	<ul style="list-style-type: none"> ✚ Admission letter from the institution. ✚ National Identification Card. ✚ Applicants should access and fill the relevant TVET Loan and Bursary Application Form (TLAF). ✚ Print TWO copies of the duly filled Loan Application Form. ✚ Have the TVET Loan Application Form signed and stamped by the Dean of Students/Financial Aid Officers. ✚ Retain one copy of the duly filled TLAF (Mandatory). ✚ Drop the TLAF personally at the HELB students Service Centre on the Mezzanine One, Anniversary

			studies or as deemed fit by HELB.	Towers or any of the SELECT Huduma Centers nearest to you.
		<p>Self-Sponsored:</p> <p>Must have been admitted in a public TVET institution recognized by the Ministry of Education and approved by TVET Authority. (The list of approved TVET institutions is uploaded on the HELB Website)</p> <p>Loan Application is done online, through the HELB portal.</p>	<ul style="list-style-type: none"> ✚ Loan charges 4% interest rate per annum. ✚ A standard amount of Ksh26,400 is deducted from the loan awarded and disbursed to the institution per academic year for tuition and the rest (Kshs.13,600) is sent to the applicant's bank account as upkeep. ✚ Kshs.500 is charged from the student's allocation as administration fee per year. ✚ The disbursement is done for the number of times not exceeding the duration of the course of study. ✚ Loan repayment commences one year upon completion of studies or as deemed fit by HELB. 	<ul style="list-style-type: none"> ✚ Admission letter from the institution. ✚ National Identification Card. ✚ Applicants should access and fill the relevant TVET Loan and Bursary Application Form (TLAF). ✚ Print TWO copies of the duly filled Loan Application Form. ✚ Have the TVET Loan Application Form signed and stamped by the Dean of Students/Financial Aid Officers. ✚ Retain one copy of the duly filled TLAF (Mandatory). ✚ Drop the TLAF personally at the HELB students Service Centre on the Mezzanine One, Anniversary Towers or any of the SELECT Huduma Centers nearest to you
4.	Postgraduate	<p>HELB Jielimishe Loans</p> <p>Must be on formal employment</p> <p>Must have been admitted in a public or private university in Kenya and the East African Community and is recognized by the Commission for University Education (CUE)</p>	<ul style="list-style-type: none"> ✚ Charges interest rate of 10% per annum ✚ Repayment periods of 12 – 48 months (72 months for Public Servants) ✚ Repayment done by monthly check-offs ✚ Loan award of up to 90% of the program fees 	<ul style="list-style-type: none"> ✚ Admission letter from a recognized university/College in Kenya ✚ Certified copy of your last acquired academic certificate (certified by a commissioner of oaths) ✚ Three (3) months latest pay slips (certified by your employer) ✚ If you are employed on contract, please provide copy of appointment letter of not less

		Loan Application is done online, through the HELB portal.		<p>than two years (certified by your employer)</p> <ul style="list-style-type: none"> + Certified copy of your National ID (certified by a commissioner of oaths) + Certified copy of your KRA PIN (certified by a commissioner of oaths) + Certified copy of National ID from two employed guarantors (certified by a commissioner of oaths) + Recent colored passport size photograph of yourself
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Bursaries

	Product	Eligibility	Terms and Conditions	Requirements
5.	Undergraduate	<ul style="list-style-type: none"> + No special application form for bursaries + Priority given to the orphans 	<ul style="list-style-type: none"> + You must have applied for the Undergraduate Loan + Not repayable. + Attracts no interest. + A maximum of Kshs.8,000 per academic year. 	Duly filled UG Loan Application Form.
6.	TVET	<ul style="list-style-type: none"> + No special application form for bursaries + Priority given to the orphans 	<ul style="list-style-type: none"> + You must have applied for the Undergraduate Loan + Not repayable. + Attracts no interest. + A maximum of Kshs.5,000 per academic year. 	Duly filled TVET Loan Application Form.

Scholarships

	Product	Eligibility	Terms and Conditions	Requirements
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7.	Postgraduate	<ul style="list-style-type: none"> ✚ Must have been admitted in a public or private university in Kenya and the East African Community and is recognized by the Commission for University Education (CUE) ✚ Reporting for 1st year of study ✚ Preference will be given to applicants undertaking Science, Technology, Engineering and Mathematics and programs which will directly contribute to the “Big Four Agenda” 	<ul style="list-style-type: none"> ✚ If HELB loan beneficiary, the applicant MUST be repaying his/her loan or has cleared the same. ✚ Application must be done when in the first year of study. ✚ If HELB loan beneficiary, the applicant MUST be repaying his/her loan or has cleared the same. ✚ The scholarship award is Kshs.200,000 and Kshs.450,000 for Masters’ and PhD programs respectively; tenable for 2 years in respect of the Master’s Programme and 3 years for the PhD. ✚ A non-refundable application fee of Kshs.3,000 is charged. 	<ul style="list-style-type: none"> ✚ Letter of Admission into a full or part time program ✚ Minimum of Second-Class Honors (Upper Division) from a recognized university. ✚ Loan Application is done online, through the HELB portal. ✚ Duly filled Scholarships Application Form ✚ Proof of payment for the application fee of Kshs.3,000.
8.	Visa Oshwal	<ul style="list-style-type: none"> ✚ Must be a Kenyan citizen with a residential status in Kenya ✚ Have sat for the KCSE or equivalent level not more than one year prior to the application attaining a mean grade of B+ or above, with at least B plain in English and Mathematics. 	<ul style="list-style-type: none"> ✚ Show proof of placement at a university before the scholarship is awarded ✚ Expected to provide academic progress reports and reference letters from the university on a yearly basis to maintain funding for the ongoing period of study. ✚ The scholarship is paid directly by the funder to student and applicant. 	<ul style="list-style-type: none"> ✚ Demonstrate leadership qualities, community service/spirit, concern for others, talent, concern. ✚ Reference letters from two referees, one of whom must be the secondary school head teacher. ✚ A hand-written personal statement of at least 300 words giving reasons why you deserve the scholarship.

9.	Barclays	<ul style="list-style-type: none"> ✚ Orphans and PWDs pursuing degree programs in the universities. ✚ All counties and both genders represented-competition done within counties 	<ul style="list-style-type: none"> ✚ Minimum loan award is Kshs. 54,000 and maximum Kshs.100,000 - where upkeep is 54000 and tuition ranges from 0 to 44000. 	<ul style="list-style-type: none"> ✚ Loan Application is done online, through the HELB portal. ✚ Duly filled application form.
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Partner Funds

Product Description:

The Higher Education Loans Board has for a very long time depended on the National Government support through Treasury to fulfil its noble mandate of supporting deserving Kenyan students pursue higher education. As the demand for HELB products continues to increase, the resources available are not sufficient to match the demand. This has resulted to HELB seeking alternative sources of funds having realized that total dependence on Treasury funding is not sustainable in the long run. HELB manages the following partner funds:

A) Institutional Funds

	Product	Eligibility	Terms and Conditions	Requirements
10.	AIC Kijabe Hospital Fund	For students and staff of AIC Kijabe, College of Health Sciences.	Allocation amount is determined by the institution	Duly filled Loan Application Forms
11.	Bar Examination Loan (BEL)	Students at KSL(both salaried and non-salaried students)-loan strictly exam fee 4% interest charge Applied only once	Allocation amount is determined by the institution	Duly filled Loan Application Forms
12.	Community Health Promotion Fund	For students admitted at North coast KMTC	Allocation amount is determined by the institution	Duly filled Loan Application Forms
13.	Digital Divide Data (DDD) Staff Education Fund	Salaried students employed by Digital Divide Data-Kenya.	Allocation amount is determined by the funder	Duly filled Loan Application Forms

14.	Eastlands College of Technology Fund	For students at Eastlands College of Technology	Allocation amount is determined by the institution	Duly filled Loan Application Forms
15.	Kenya School of Intergrated Medicine Fund	For students admitted at KSIM		Duly filled Loan Application Forms
16.	Simba Foundation Fund	For student admitted at St. Kizito Vocational Training Institute and Eastlands College of Technology	Allocation amount is determined by the institution	Duly filled Loan Application Forms
17.	St. Kizito Vocational Training Fund	For students at St Kizito Vocational training Institute	Allocation amount is determined by the institution	Duly filled Loan Application Forms
18.	Tenwek Medical Fund	Fund For students of Tenwek College of Health Sciences.	Allocation amount is determined by the institution	Duly filled Loan Application Forms
19.	Training Revolving Fund (TRF)	<ul style="list-style-type: none"> ✚ Be a Civil Servant in the National Government, County Governments, and National Police Service. ✚ Pursuing examinable short courses of at least 3months or Post-graduate studies (Masters and PhD). ✚ Recommendation letter from the employer. 	<ul style="list-style-type: none"> ✚ Loan of Kshs.30,000 and Ksh. 500,000. ✚ Interest rate of 4% per year. ✚ Maximum repayment period is 72 months through check-off 	Duly filled Loan Application Forms

B) Devolved Funds

	Product	Eligibility	Terms and Conditions	Requirements
20.	Bomet County Fund	Loan for students from Bomet county studying in universities and MTCs and any other TVET institution	Award is based on approved MTI.	Duly filled Loan Application Forms

		not funded by national government.		
21.	Busia County Fund	Three products; <ul style="list-style-type: none"> ✚ Busia county loan-for students from Busia studying in universities and TVET colleges ✚ Busia AEF-for students from Busia studying in KMTCS ✚ Busia Scholarship-for specific students from Busia county pre-selected by the county 	Award is based on approved MTI.	Duly filled Loan Application Forms
22.	Chuka Igamangombe Fund	For students from chuka Igambangombe student in all tertiary colleges and universities	Award is based on approved MTI.	Duly filled Loan Application Forms
23.	Kakamega County Afya Elimu Loan	For students from Kakamega studying in MTCs	Award is based on approved MTI.	Duly filled Loan Application Forms
24.	Kakamega County Fund	For students from Kakamega studying in universities only	Award is based on approved MTI.	Duly filled Loan Application Forms
25.	Taita Taveta Fund	For students form Taita Taveta county studying in all institutions of Higher learning	Award is based on approved MTI.	Duly filled Loan Application Forms
26.	Tharaka Nithi Fund	FOR Students from Tharaka constituency studying in all institutions of higher learning	Award is based on approved MTI.	Duly filled Loan Application Forms

Service Timelines

SERVICE OFFERED	REQUIREMENTS	USER CHARGES (KSHS)	TIMELINE
LENDING			
Processing loans and bursaries for undergraduate and diploma students	Submission of correctly filled Loan Application Forms within the stipulated deadline.	Free	Within 90 days after the deadline for forms submission.
Processing scholarships for Postgraduate students	Submission of correctly filled application forms within the stipulated deadline.	3,000 (Scholarship)	November of each financial year
Processing loans for Postgraduate students	Submission of correctly filled application forms within the stipulated deadline.	2,000 (Loan)	Within 14 days after the deadline for forms submission.
Processing loans and bursaries for Undergraduate and Technical institutions	Submission of correctly filled application forms within the stipulated deadline.	Free	Within 60 days after the deadline for forms submission.
Disbursement of UG and TVET loans	Correct bank/smart card details and institutional details	Free	Not more than fourteen (14) days after the beginning of the semester or receipt of opening dates.
Disbursement of Postgraduate loans	Duly signed Offer Letter	Free	Within seven (7) days upon receipt of Offer Letter.
Payment of tuition for Self-sponsored students	Bonafide students in session	Free	January or beginning of every second semester (whichever comes first)
Payment of tuition and bursary for Government Sponsored students	Bonafide students in session	Free	Thirty (30) days after the beginning of the semester.
Payment of TVET students	Bonafide students in session	Free	1 st Term and 3 rd Term
Payment of Managed Funds	Bonafide students in session	Free	Dependent on the Funders' requests and available Budget
Loan Award Reviews (Appeals)	Duly filled Loan Review Forms	Free	Ninety (90) days from the date of the release of the loans.
DEBT MANAGEMENT			
Issuance of Clearance Certificate	Completion of loan repayment	Free	Within the same day of request
Issuance of Non-loanee Compliance Certificate	Application is done through the HELB portal and/or e-Citizen	Free	Within the same day of request
Refund of overpaid loans	Submission of correctly filled loan inquiry form and confirmation of loan deduction stoppage by employer	Free	Within three (3) weeks of request.

Statements	Portal Registration	Free	Available online
Repayment Plans	Submission of correctly filled loan inquiry form.	Free	Within the same day of request
CUSTOMER EXPERIENCE			
Response to queries through Contact Centre email	Inquiries made through contactcentre@helb.co.ke	Free	Within 48 hours upon receipt of request.
Response to queries through Digital Platforms	Inquiries must be made through Official HELB Social Media platforms (@HELBpage for Twitter and Higher Education Loans Board Facebook page)	Free	Within 24 hours upon receipt of request.
Response to queries made through calls	Inquiries made through 0711052000	Free	Immediate

Customer Service Standards

In order to enhance customer satisfaction, HELB has implemented a service quality management system based on ISO 9001: 2015.

We are committed to meeting our customers' needs and we strive to exceed their expectations. We are continually seeking to improve the quality of our services and welcome your feedback on our performance.

A) What you can expect from us

The service standards outlined in this charter are indicative targets to measure our performance. They apply to all areas of the Board. When you communicate with us, whether in person, by phone, mail, fax or any other means, we will:

- ✚ Be courteous,
- ✚ Be willing to assist you and be responsive to your needs,
- ✚ Treat you fairly and professionally,
- ✚ Provide timely oral and written advice that is clear, concise, accurate and complete,
- ✚ Demonstrate technical/professional competence in providing advice
- ✚ Act responsibly.

In the event of experiencing any difficulty in obtaining services in HELB, please ask to see the head of the relevant department. Under this Charter, you have a right to:

- + **lodge a complaint;**
- + **seek review and appeal**

B) What we expect from our customers:

As HELB's customer you are expected to:

- + Treat staff with respect and courtesy;
- + Provide truthful and sufficient information upon request to enable fair and accurate award of loans, bursaries and scholarships;
- + Loanees should be prompt and consistent repayments of loans.
- + Provide feedback and comments on the service provided;
- + Ensure that the letters you send us are correctly addressed, include the correct postcode and that you provide us with complete contact information to enable us respond to you promptly.
- + Queries must be submitted in writing with full personal details i.e. I.D number, name, telephone number, both physical and postal address.
- + The query must contain the names, addresses, and telephone numbers of all parties to the complaint, including the complainant.
- + Queries and supporting documentation may be filled by electronic mail contactcentre@helb.co.ke. Originals of these documents may be required for verification later.

C) How you can help us:

If we do not meet our service standards stated in this Charter, please let us know by following these steps:

- + Identify the problem,
- + Determine the exact nature of your complaint,
- + Contact the member of staff responsible,
- + Discuss the matter with the member of staff you have been dealing with,
- + If you believe this person cannot resolve the complaint, you can ask to speak to the staff member's supervisor.

D) Tell us about our service

We will continually seek feedback from our customers regarding our services and ways to improve our services for an excellent customer experience.

Through our various channels of communication convey your compliments to us or any complaint against us so that we can serve you better.

E) Review of the Charter:

To ensure that the Charter continues to reflect the expectations and views of sector stakeholders and customers, it will be reviewed biennially (once every two years) and we will continuously monitor and evaluate the level of our service delivery.

A Voice of the Customer Survey will also be conducted annually to determine the level of our customer satisfaction.

F) General Exceptions & Legal Rights to redress

This Charter does not remove any legal rights to redress. These goals may not be attainable due to circumstances beyond our control, however, we pledge to do our best to meet your expectations and we will advise you if we are unable to do so. We will endeavor to respond to all queries satisfactorily and promptly. We welcome feedback on our performance and suggestions on areas of improvement from stakeholders and the general public. This service charter was last reviewed in [June 2019](#).

G) Disclaimer

While every attempt has been made to ensure that the information included in this document is accurate, it is intended only as a guideline and should not be regarded (or used in lieu of) legal advice. The Higher Education Loans Board will not, therefore accept any liability for the consequences of any actions taken, or decisions made upon the information offered.

H) Access to Information Requests

Any requests for Access to HELB Information may be channeled as follows: CEO, HELB

Anniversary Towers, 19th Floor

University Way;

P.O. Box 69489-00400, Nairobi

ceo@helb.co.ke

In the event you feel HELB has not efficiently addressed your grievances, you may also contact:

The Commission on Administrative Justice (Office of the Ombudsman)

Contacts:

Head Office

2nd Floor, West End Towers

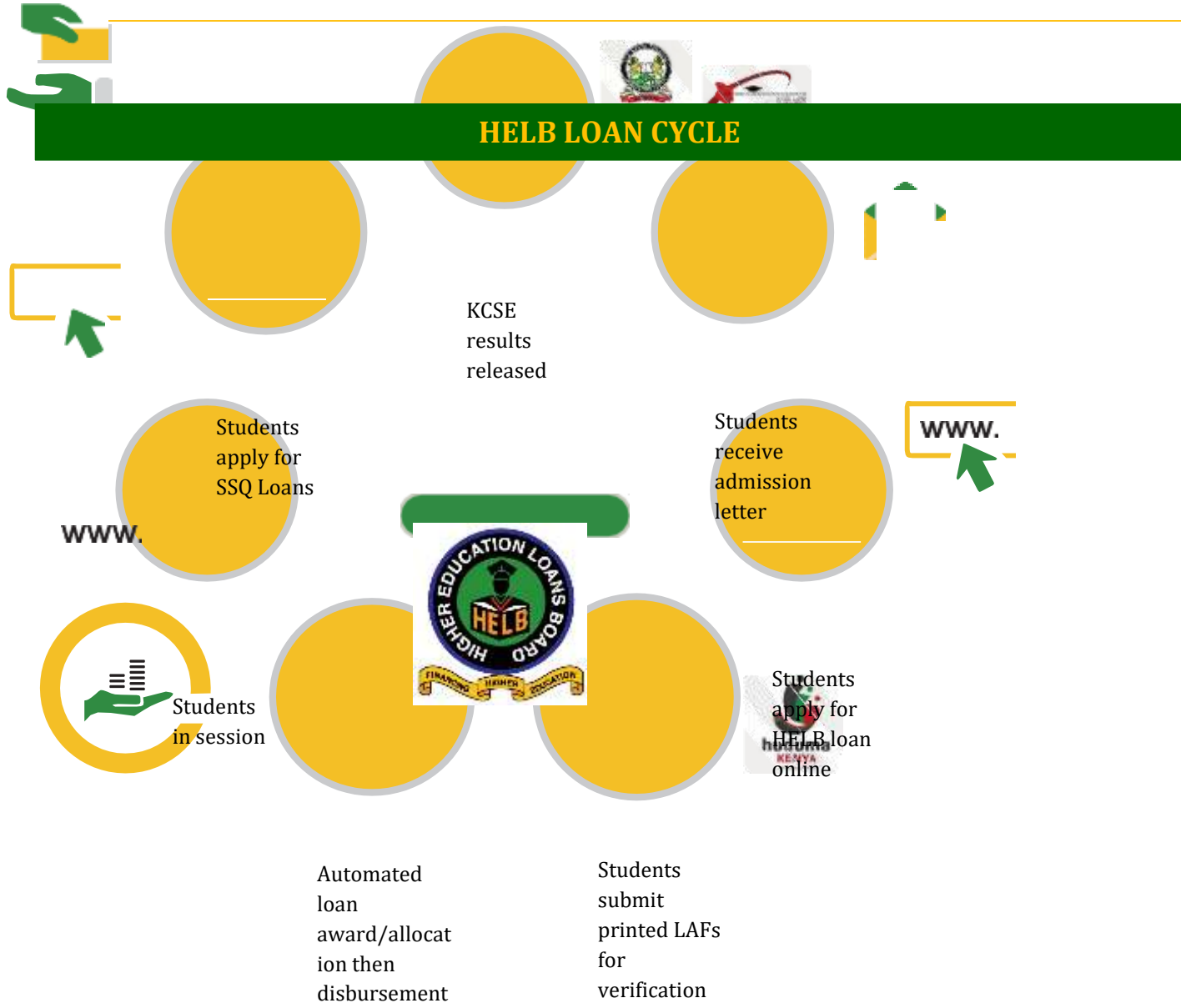
P.O Box 20414-00200, Nairobi

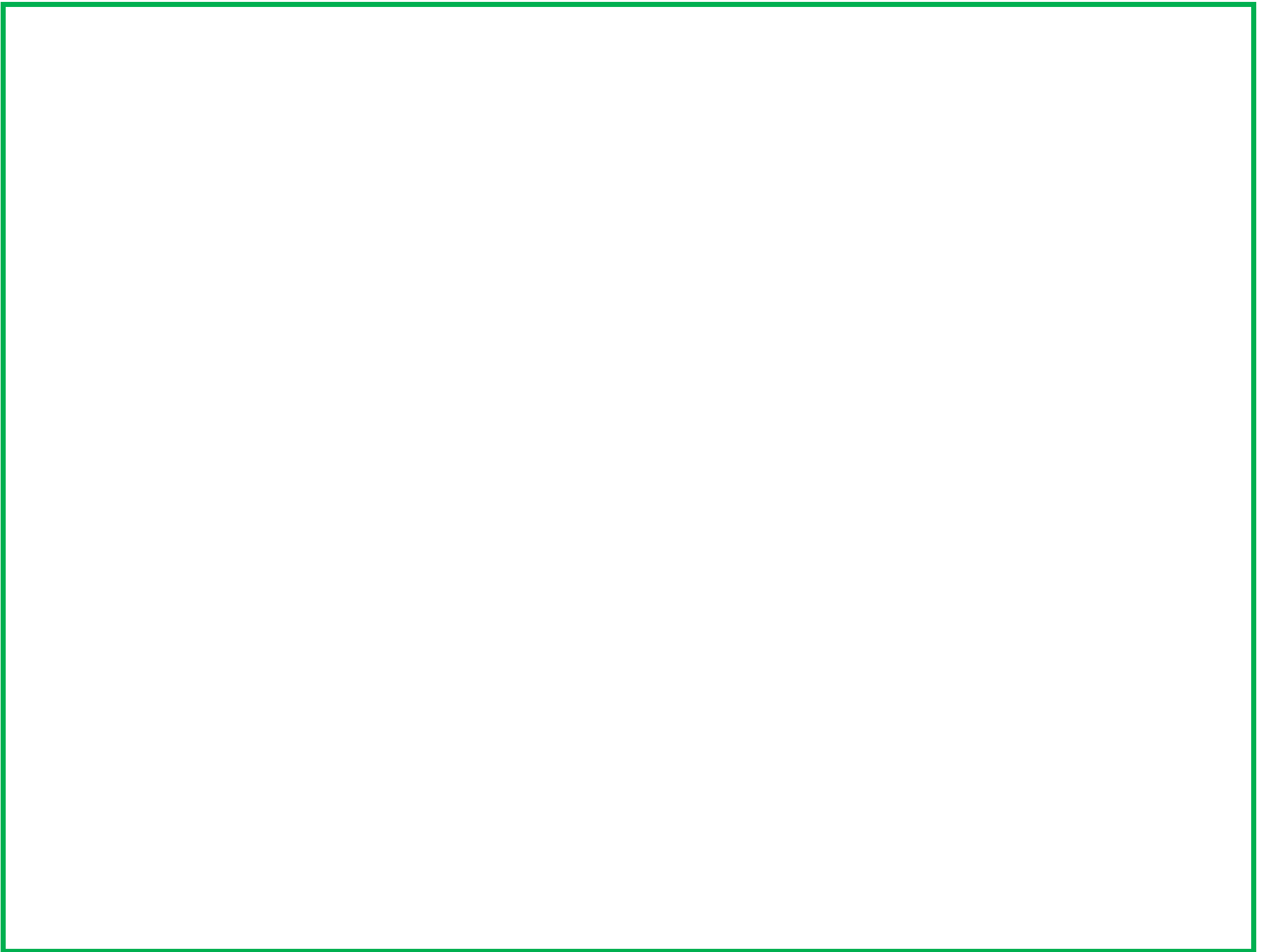
Telephone: +254-20-2270000/230000/2603765/2441211/8030666

Email address: info@ombudsman.go.ke (General Inquiries)

complaints@ombudsman.go.ke (Complaints)

HELB LOAN CYCLE





**IF YOU EXPERIENCE CORRUPTION,
SAY IT!**

HELB's new Mbinja Portal allows you to anonymously report corruption as and when you experience it.

If you don't deal with something when it's small, it'll be even harder to deal with it when it becomes bigger.

Msee, if you see something going down, be sure to log on to the platform and **PIGA MBINJA!**

<https://portal.helb.co.ke/mbinja/>

EMPOWERING DREAMS

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