



HANDBOOK 2018 EDITION

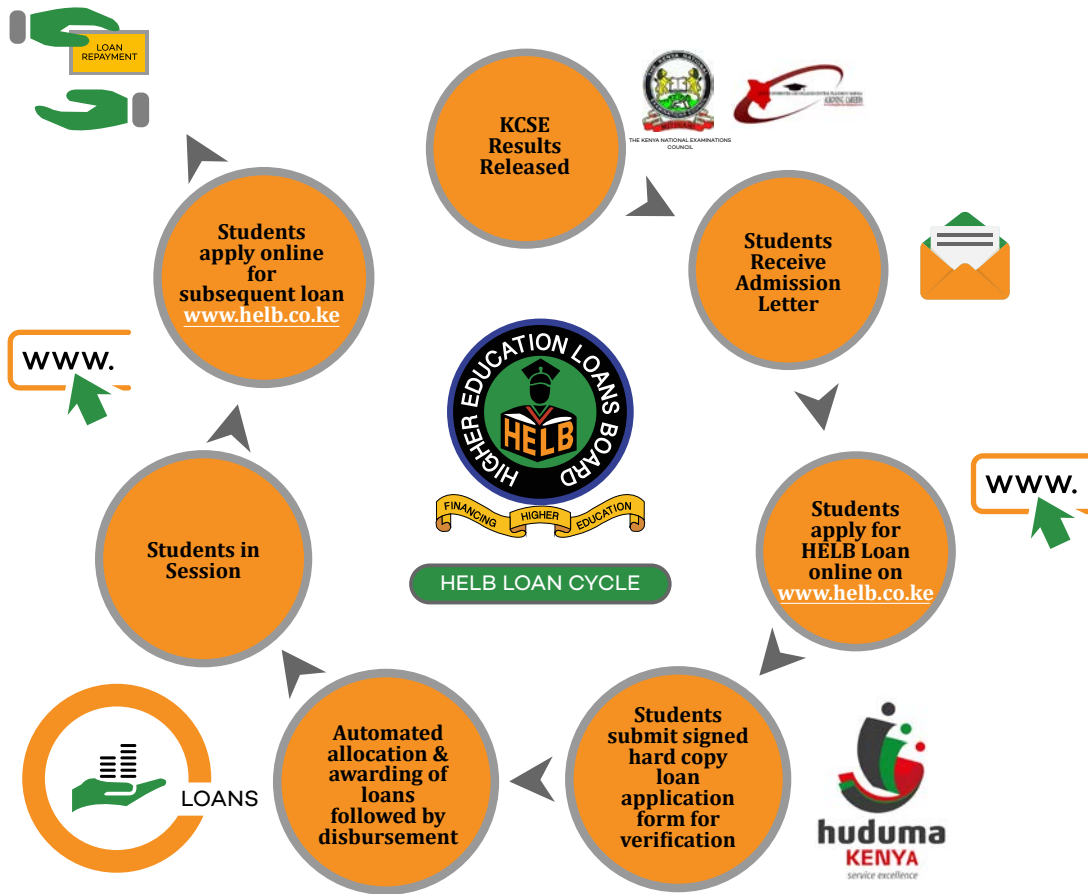


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Introduction

In July 1995, the Government through an act of Parliament established the Higher Education Loans Board (HELB) to administer the Student Loans Scheme. In addition, the Board is also empowered to recover all outstanding loans given to former university students by the Government of Kenya since 1952 through HELF and to establish a Revolving Fund from which funds can be drawn to lend out to needy Kenyan students pursuing higher education.

Who is this handbook for?

This HELB handbook gives general information for Students, Loanees and Employers on their obligation in fulfilling the requirements of the Higher Education Loans Board Act (1995). It is a general guide and does NOT in any way modify or replace the General Legislation (HELB Act 1995) since the information contained herein is subject to change from time to time as need arises.

Section I of the hand book provides a guide to individual loanees while Section II provides a guide to employers and other stake holders. For the purpose of this document, a loanee refers to any person granted an Education loan by the Ministry of Education through the National Bank of Kenya and the Kenya Commercial Bank from 1989 until commencement of HELB in 1995, or any person granted an education loan by HELB under the HELB Act 1995.

Our products

The Higher Education Loans Board offers loans for undergraduate, postgraduate and Tertiary studies. It also offers scholarships and bursaries to the very needy students. All applications for financial assistance are done online on www.helb.co.ke.

	Product Type	Interest Rate Per Annum	Study Level	Target Group
1.	Undergraduate Loan-Direct Entry	4%	Undergraduate	All Kenyan direct entry undergraduate students
2.	Continuing Education Loan (Salaried Students)	12%	Undergraduate, Masters & PhD	All Kenyan students employed in compliant companies in Kenya
3.	TVET Loan	4%	Certificate & Diploma	All Kenyan Diploma & Certificate students enrolled in TVETA & KATTI registered Colleges
4.	Public Service Training Revolving fund	4%	Masters & PhD	Civil service employees
5.	KRA Training Revolving Fund	4%	Certificate, Diploma, Undergraduate, Masters & PhD	Employees of KRA
6.	Afya Elimu Fund	4%	Certificate & Diploma	All Kenyan students enrolled in Medical Training Colleges
7.	Scholarships for postgraduate students	Nil	Masters & PhD	All Kenyans
8.	Bursaries for needy undergraduate and TVET students	Nil	Certificate, Diploma & Undergraduate	As per No. 1 & 3
9.	County & Constituency Education Funds	4%	TVET & Undergraduate	Kenyans from the sponsoring county or constituency
10.	Partnership Funds	4%	Certificate, Diploma & Degrees	Dependent on partner requirements

**The product catalogue is updated from time to time. Please visit www.helb.co.ke for more information*



SECTION I: STUDENT GUIDE

1. *Use of HELB loans and bursaries*

Students are advised to exercise financial discipline and desist from diverting HELB funds for other uses as the loan is designated to be used for the following:

- a. Tuition
- b. Books and stationery
- c. Accommodation and subsistence.

2. *Student loan repayment*

When to start paying back the loan

TVET and Undergraduate Loans are due for repayment upon completion of studies. The Board may offer one financial year moratorium or recall the loan whichever is earlier. However, one can make voluntary payments which will reduce his/her balance in good time. Postgraduate loans and Undergraduate loans for salaried students are required to be serviced immediately upon disbursement of the loans. It is important to read the loan agreement form as certain loan schemes have specific terms and conditions.

Interest and other charges

The Government of Kenya subsidises the actual cost of interest on student loans, the rate of interest charged is relatively lower as compared to commercial loans. This interest is indicated on the loan agreement form.

Other charges include:

- Ledger (Administrative) Fee
- Penalties charged for non-repayment of student loan
- Insurance for specific loan products

For more details on charges please visit our website www.helb.co.ke

How do I repay my loan?

Upon maturity of a loan, the loanee shall be required to begin repayment of his/her loan together with any interest accrued thereon. HELB offers various loan payment options [see page 7]. For loanees who are formally employed, the employer is expected to deduct the loan instalments from the wages or remuneration as shall be directed by the Board.

Monthly Deductions

In deducting a loanee, the monthly instalments should not exceed 25% of a loanee's basic pay. Loans to salaried students are expected to be repaid within 48 months upon disbursement. One may wish to pay at higher monthly instalments which will then reduce the repayment period and the loanee will clear much earlier than the anticipated period. If one has benefited from more than one loan product and the loans are still in existence, he/she is required to repay all the loans concurrently.

Keeping track of your payments

Loan statements can be viewed from our website www.helb.co.ke. In case of any further clarification on your loan statement, kindly email contactcentre@helb.co.ke

Completion of Repayment

Upon completion of loan repayment, a clearance certificate is issued. One is also encouraged to notify HELB once the loan payment is completed so as to fast track the clearance process. Please contact contactcentre@helb.co.ke in the event of further queries.

Impact of lack of payment

Legally, you are obligated to repay your loan in line with the contract and regulations. Any loanee who fails or neglects his/her obligations may be charged a penalty which will be added to your loan account



and where necessary, ask you to repay the full amount of loan, plus interest and penalties in a lump sum as well as negatively list you on CRB. HELB may also outsource collection of your loan to professional debt collectors at your own cost.

Employers have a responsibility, by law,

- a. Upon the employment of any loanee to inform the Board in writing within a period of three months of such employment;
- b. Upon confirmation by the Board that such a person so employed is a loanee, to deduct from the wages or remuneration of the loanee, the amount of any loan as instructed by the Board.

The employer shall remit every deduction from the loanee's wages or remuneration in the prescribed manner to HELB within 15 days after the end of each month. The employer may be penalized if they do not comply.

Payment options

Loan repayment can be made directly by the loanee or through check-off (employer). The available options for repayment are illustrated below:

Note: The Loanees National ID must be clearly indicated for all payments to facilitate smooth update of loan statement.

a. 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	Nairobi
Co-operative Bank	011290 612 228 00	University-way	University-way
Barclays bank	077 501 8216	Barclays Plaza	Barclays Plaza
Kenya Commercial Bank	1103 266 314	University-way	University-way
Standard chartered Bank	010 801 826 4700	Koinange street	Koinange street
Equity bank	055 029 357 3408	Equity Center	Equity Center
National Bank of Kenya	01001060391100	Harambee Avenue	Harambee Avenue
Family Bank	035 000 024 971	Family Bank Towers	Family Bank Towers
Chase Bank	0332084215001	Delta	Delta
NIC Bank	1002247638	NIC House	NIC House
Jamii Bora Bank	0011748527001	Koinange street	Koinange street

b. *Mobile Payment Services: M-PESA*

Using M-PESA (Safaricom) Money Transfer:

- i) Select pay bill option
- ii) Enter HELB business number as 200800
- iii) Enter your National ID number as your account number
- iv) Enter amount you want to pay
- v) Enter your secret PIN number
- vi) Confirm transaction and send

Note: The transaction may take up to 2 business days to reflect in your statement



c. 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** (download from HELB website) and forwarding the same to HELB.

VISA branded credit cards or debit (ATM) cards can also be swiped at HELB offices.

d. Diaspora Loan Repayment Options:

i. Using "Wave" online

You can make payments instantly from the US and Canada through Wave via KCB account number 1103266314. Go to 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 if you have any questions about this transaction!

Once you receive the Wave message, kindly forward it to onlinepayments@helb.co.ke noting to ensure that your National ID is clearly indicated to facilitate smooth update of loan statement.

ii. 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 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 | www.equitydirectafrica.com

iii. 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.



Overpayment

In the event of an overpayment in your loan, you may apply for a refund or donate the overpayment towards a fund that will be used to assist another needy student. Email contactcentre@helb.co.ke for any queries.

Loanees living abroad

Loanees who live and/or work abroad are required to make arrangements to directly repay their loans as per the prescribed repayment options. Email diaspora@helb.co.ke in case of any queries.

3. Credit Information Sharing

HELB shares information about your repayments to the Credit Reference Bureaus (CRB) or any other such body for either positive or negative listing (whichever is applicable).

4. Loanees' Obligations

A loatee shall be required, subject to and in accordance with HELB Act 1995 or any regulations made there under, within one year of completion of his studies or within such period as the Board decides to recall its loan whichever is the earlier:

- a. to inform the Board of his/her contact address;
- b. to begin repayment of his/her loan together with any interest accrued thereon;
- c. If he is in formal employment, to authorize his employer to deduct the loan repayment and to remit it to HELB as directed.

When one takes out a loan, HELB will require the loatee to sign a declaration which is also a contract. This states that the loatee has read and understood the Terms and Conditions and will therefore agree to repay the loan in line with the regulations that apply at the time the repayments are due and as they are amended. The loatee must ensure to provide complete and correct information when taking out the loan. The Loatee should update HELB about any changes in their details;

- during the application process;
- while still at university or college; and
- Until the loan is repaid in full.

The loan agreement is a contract.

Information required

Some of the mandatory information required for effective processing and recovery of the loans shall include the following:

- National Identification (ID) and
- Personal Identification number (PIN)
- Contacts such as Postal addresses, Telephone, Emails

Change of Loanee Information

The loanee is expected to notify HELB in the event of changes in information such as;

- Change of postal address
- Deferment of Studies
- Variations within an academic calendar
- Interuniversity/ faculty transfers
- Going abroad
- Change of employer

Useful Contacts

Contact HELB on: Email: contactcentre@helb.co.ke | Website: www.helb.co.ke | Tel: +254 0711 052 000 | Facebook & Twitter: @HELBPage



Loanees Responsibilities

- To repay loan in line with the regulations;
- Maintain up to date personal details (for example, if your address, name or employment details change)
- Comply with HELB requests and processes;
- Keep track of own repayments;

What you can expect from us

- Statements showing your loan repayment status are available on www.helb.co.ke
- Certificate of clearance upon completion;
- Certificate of Compliance for non-loanees or loanees who are consistently repaying are available on www.helb.co.ke
- Guidance on your loan and repayments;
- Refunds of any overpayments;

5. *Loanees Frequently Asked Questions*

Q: *How often do you send Loan statement?*

A: To know your loan status visit our website: www.helb.co.ke

Q: *What are the modes of repayment?*

A: Check off system, Credit card, Standing order, Cash/cheque deposits to HELB Account. See payment options above or visit www.helb.co.ke

Q: *How do I pay my loan from abroad?*

A: you can pay online using "WAVE". Please refer to payment options above

Q: *What happens if I default?*

A: You will be penalized. For each month that remains unpaid you pay a fine of not less than KES. 5,000

Q: *Can I clear in one instalment?*

A: Yes, without any extra charges.

Q: *Why charge ledger fees?*

A: For administration of your loan account.

Q: *What happens when I clear my loan?*

A: You will be issued with a certificate of clearance.

Q: *What happens if I overpay?*

A: HELB shall refund the overpayment.

Q: *How long does it take to get a refund?*

A: A maximum of one month

Q: *What if I die before clearing the loan?*

A: Your next of kin is required to contact HELB

Q: *What happens if I change employers?*

A: Inform HELB and get new repayment plan.

Q: *Loans are not recoverable after six years. Is it applicable in your case?*

A: No. HELB is governed by an Act of Parliament that dictates loan recovery.



Q: *Can interest be waived for Muslims?*

A: Not at the moment. However, HELB is keen to introduce Shariah Compliant Products in the future

Q: *Do you repay the loan if you are on probation?*

A: Yes. The loan is due for repayment upon completion of studies or when HELB recalls the loan, whichever is earlier.

Q: *How do you determine the monthly deduction rate?*

A: Undergraduate loan are repaid within 120 months upon completion of studies while loans for salaried students are repaid within 48 months upon disbursement. Other loans have specific repayment period. Please refer to loan agreement form or contact HELB on contactcentre@helb.co.ke.

Q: *Payslip balance does not tally with that in HELB statement.*

A: Payslip balance includes both accrued and projected interest. HELB statement balance only includes accrued interest.

Q: *My payslip balance reads zero, does that mean I have cleared loan repayment?*

A: Not necessarily. Please confirm with your loan statement and seek clearance from HELB.

Q: *Does my employer need authority from me to make loan deductions?*

A: Like any other statutory deduction, authority is derived from the law (HELB Act 1995)

Q: *Can I instruct my employer to start deductions without first consulting HELB?*

A: Yes

Q: *My employer stopped deductions from my pay, that's not my mistake.*

A: Loan repayment is your responsibility. Please keep track of your repayment until completion.

Q: What happens if an employer does not remit the deductions made?

A: A: A penalty 5% per month is charged on the employer for every deduction that remains unpaid.

Q: How do I get a HELB compliance certificate?

A: Beneficiaries will be issued with a compliance certificate upon request at no fee. No certificate will be issued to loanees in default. Non-beneficiaries will be required to pay an application fee of KES. 1,000. This service is available online on www.helb.co.ke.

THEY STUDIED TO SERVE YOU.



EMPOWERING DREAMS

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DISCLOSE

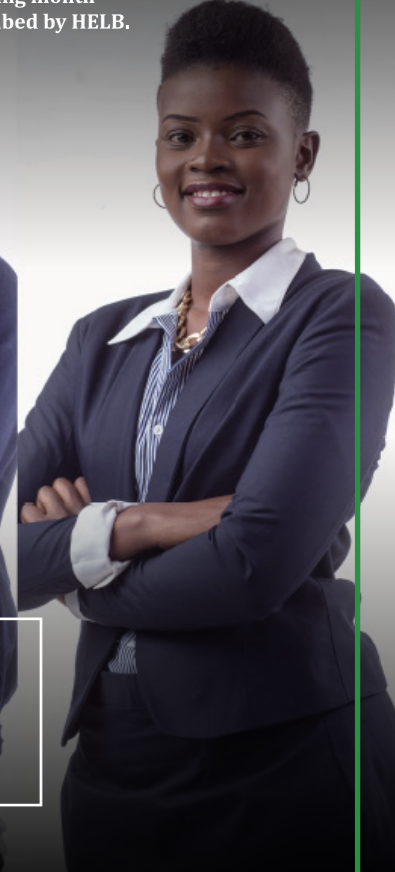
Notify HELB on recruitment of a loanee.

DESUCT

Deduct student loan as instructed by HELB.

DISCHARGE

Remit loan repayment by 15th of the following month in the manner prescribed by HELB.



NOW YOU SERVE THEM.

All Employers are required to be compliant wit HELB regulations



SECTION II: EMPLOYERS GUIDE

1. *Obligation of the Employer*

All employers in Kenya have three obligations to HELB, namely, to Disclose, Deduct and Discharge payments to HELB.

Disclose:

Employers are required to inform HELB upon recruitment of a beneficiary. You can now do this online on the HELB Employers Portal on www.helb.co.ke by uploading list of all staff or new staff. You will get a report on beneficiaries, their outstanding balances and monthly deduction rate.

Deduct:

HELB shares monthly deduction rate for all loanees with outstanding balances. After uploading list of staff, the employer will get a report on beneficiaries, their outstanding balances and monthly deduction rate. The Employer then goes ahead and makes deductions as listed in the monthly deduction rate. HELB may also write directly to Employers to make deductions as per generated repayment plan (billing schedule). Failure to deduct may attract a penalty of 5% per month.

Discharge (Remit):

All student loans deducted by employer must be remitted to HELB by the 15th day of the following month. Failure to remit or delayed remittance may attract penalties of 5% per month.

1. *Employers*

Employers can register on HELB Employers portal via www.helb.co.ke. Upon registration, an employer code number will be assigned.

3. *When to stop deduction of student loan*

There are 3 circumstances under which an employer may stop making student loan deductions:

- Upon expiry of the repayment period as per the Billing schedule generated by HELB
- Upon receipt of a Stop Order letter from HELB.
- When a loanee leaves employment (kindly inform HELB).

An employer is not expected to cease deductions on unilateral advice by the employee.

4. *Refunds of payments*

Refund of erroneous deductions

An erroneous deduction refers to deductions made without billing from HELB or after the loan had cleared or after a stop order was issued by the Board. Please note that clearance must be confirmed by HELB.

Erroneous deductions already remitted to HELB can only be refunded by HELB. Kindly refer the employee to HELB. Please note that the employer cannot reduce the remittance amount to make refund of amounts already remitted to HELB. For HELB to make refunds, a notification from the employer confirming the erroneous deduction and an application for refund from the employee must be received by filling the enquiry form.

(See appendix IV for enquiry form or download from HELB website www.helb.co.ke.)

Refund of overpayment

It is possible for a Student Loan account to be overpaid. If that happens, the loanee shall receive a refund of the over-payment from HELB and not the employer. For HELB to refund, an application for refund must be received at HELB by filling the enquiry form.

(See appendix IV for enquiry form, you can download from HELB website). E-mail duly completed form to contactcentre@helb.co.ke.



5. HELB Inspection

HELB inspectors may enter employer premises at all reasonable times to ascertain whether the provisions of the HELB Act 1995 are being complied with.

6. Penalties charged on the employer

This is only a guide and in no way modifies the general legislation and only reflect the position at the time of printing/production. It does not affect any right of appeal. The relevant legislation is contained in the HELB ACT (1995). If any employer fails to comply with the provisions of the ACT, the Board may charge penalties. These scenarios include but not limited to:

- Where an employer fails to deduct any loan repayment from a loanee as instructed by HELB
- Where an employer deducts any loan repayment from a loanee and does not pay such deductions to the Board
- Where an employer fails to remit deductions to the Board within 15 days after the end of each month
- Where an employer fails to notify the Board that he has in his employment a loanee within three months
- Where any person who wilfully delays or obstructs any HELB inspector in the exercise of any power under the HELB ACT 1995.

7. Employers Frequently Asked Questions (FAQs)

Q: How do I know a HELB beneficiary/loanee?

A: Upon recruitment of any person, kindly check using the HELB Employers Portal on www.helb.co.ke. Your recruitment policy may also include all new staff to declare their credit status with HELB.

Q: What happens when a loanee disputes or declines to be deducted from payslip?

A: Refer the loanee to HELB. The dispute should be put in writing. Deductions must however continue until otherwise advised by HELB.

Q: *How do I remit deductions?*

A: Please login to employer portal on HELB website and submit monthly deduction list (by-product). You will get an e-slip with bank details.

Q: *How do I get employee loan repayment statement?*

A: A: Loanees/employees can individually generate statement of loan repayment from our website www.helb.co.ke.

Q: *How much do I deduct from employees salary?*

A: Please login to employer portal on HELB website and submit employee data, you will get loanees outstanding balance and monthly rate of deductions








#TwendeTulipe HELB

There are various repayment options.

1. Standing Orders
2. Check Off through your employer
3. M-Pesa Paybill - **200800** | Your **National ID** Number is the **Account Number**
4. Direct Bank Payment
5. Swipe your card at HELB Offices

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Appendix I: Payment options

HELB offers various Loan Repayment Options as follows:

Note: The Loanees National ID must be clearly indicated for all payments to facilitate smooth update of loan statement

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:

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

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 may take up to 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. **DIASPORA LOAN REPAYMENT OPTIONS**

Loanees living abroad my reach us on diaspora@helb.co.ke

a. Wave

You can make payments instantly from the US and Canada through Wave via KCB account number 1103266314. Go to 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 if you have any questions about this transaction!

Once you receive the Wave message, kindly forward it to onlinepayments@helb.co.ke noting indicate your National ID Number.

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



Appendix II: Enquiry Form

To be submitted to HELB by loanees for the purpose of processing an enquiry (please download form from www.helb.co.ke)

ENQUIRY FORM (EF 1) 2015

1. NATURE OF ENQUIRY (Choose appropriately)

- i. I wish to donate my overpayments to a needy student. Amount: Kshs.
- ii. Want to start repaying loan iii. Loan balance (statement) iv. Refund due to over deductions
- v. Refund due to erroneous deduction (Not a loanee) vi. Clearance Certificate vii. Missing Payments

2. CLIENT DETAILS (Please note that the highlighted * parts are MANDATORY)

CURRENT NAMES IN FULL

NAMES AS AT UNIVERSITY		
NATIONAL ID no.	CURRENT ADDRESS	CURRENT ADDRESS
UNIVERSITY REG no.	TOWN	TOWN
UNIVERSITY ATTENDED	POSTAL CODE	POSTAL CODE
DEGREE/DIPLOMA	CELL PHONE	CELL PHONE
COURSE/FACULTY	EMAIL	EMAIL
PERIOD OF STUDIES	FROM:	

Please indicate where applicable

1. CHANGED UNIVERSITY/COLLEGE 2. DEFERRED STUDIES 3. REPEATED YEAR (S) DURING MY TUDY

3. EMPLOYMENT DETAILS

CURRENT NAMES IN FULL

CURRENT EMPLOYER			
EMPLOYMENT/TSC No.		TELEPHONE	
ADDRESS/POSTAL CODE		FAX	
TOWN		E-MAIL	



4. LOAN REPAYMENT STATUS (Please indicate repayment history if any)

NAME OF EMPLOYER	PAYROLL NUMBER	MONTHLY INSTALLMENT AMOUNT	PERIOD	
			From	To

5. BANK DETAILS (For refund cases only)

BANK NAME	*	BRANCH	*
ACCOUNT NAME	*	ACCOUNT NUMBER	*

Signature: _____ Date: _____

PLEASE NOTE THAT REFUNDS ARE PAID THROUGH ELECTRONIC FUND TRANSFER TO BANKS RECOGNISED BY THE KENYA BANKERS ASSOCIATION. ANY REFUND BELOW KES.1,000 WILL NOT BE REFUNDED.

FOR OFFICIAL USE ONLY (REFUNDS)

Prepared By: _____ Signature: _____ Date: _____

Prepared By: _____ Signature: _____ Date: _____

Prepared By: _____ Signature: _____ Date: _____



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