

SERVICE CHARTER

2022



EMPOWERING DREAMS

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Abbreviations

ABA:	Advocates Benevolent Association
AEF:	Afya Elimu Fund
AIC:	African Inland Church
BEL:	Bar Examination Loan
CUE:	Commission for University Education
HELB	Higher Education Loans Board
KASNEB:	Kenya Accountants and Secretaries National Examinations Board
KISM:	Kenya School of Integrated Medicine
KMTC:	Kenya Medical Training College
KUCCPS:	Kenya Universities and Colleges Placement Service
KSL:	Kenya School of Law
LAF:	Loan Application Form
MDA	Ministries, Departments & Agencies
MTI:	Mean Testing Instrument
PWD:	Persons Living with Disabilities
TVET:	Technical, Vocational Education and Training

Introduction

Foreword

The Higher Education Loans Board (HELB) is a state body established by an Act of Parliament – CAP 213A in 1995 mandated to provide loans, bursaries and scholarships to Kenyans pursuing higher education in recognized Kenyan Universities and Colleges and to recover the same after completion of studies to facilitate establishment of a revolving fund. HELB is therefore well aligned to Chapter 4, Section 43 (1) (f) of the Constitution of Kenya 2010, that every person has the right to education.

The HELB Citizen Service Delivery Charter outlines HELB's core services and sets the standards we commit to achieve in the service delivery to our customers. The Charter has been developed after engagements with our various stakeholders. It also sets out our service commitments, what our customers expect from us, customer rights and obligations and the communication channels through which the customers can launch a complaint. HELB is committed to providing services while upholding integrity, in an innovative, courteous and equitable manner.

I, therefore, recommend this Charter as an avenue for enhancing constructive stakeholder engagement and constructive dialogue and accountability to the public. We will also continuously seek your feedback on how we have adhered with the commitments and pledge to deliver quality service to our customers.



CPA Charles Ringera
Chief Executive Officer



The Purpose of our Service Charter

- To enhance customer awareness on HELB's services
- To enlighten customers on the standards of service and their expectations from us
- To outline customer rights and responsibilities
- To highlight our rights and responsibilities as a Service provider, and
- To provide feedback mechanism and communication channels for compliments, complaints and suggestions regarding our service delivery

About Us

a) Our Stakeholders

HELB serves a multi-stakeholder community. These stakeholders include:

- Government/MDAs
- Loanees and Non-loanees
- Employers
- Employees
- Institutions of Higher Learning
- Strategic Partners/Funders
- Community & Environment
- Media
- Service Providers and Suppliers



HELB Multipurpose Statement



Our Mission

To provide sustainable finance to Kenyans pursuing Higher Education through mobilization & prudent management of resources



Our Vision

Universal financing for Kenyans pursuing Higher Education



Our Purpose

Financing your higher education to empower your dreams



Our Behaviour

- I uphold integrity
- I promote transparency
- I am innovative
- I am proactive
- I am focused
- I give hope



Our Values

1. Integrity
2. Innovative
3. Courtesy
4. Equity

HELB VALUES

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

Integrity



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

Innovative



Employees will endeavor to be courteous to all customers at all times while discharging duties.

They shall be:

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

Courtesy

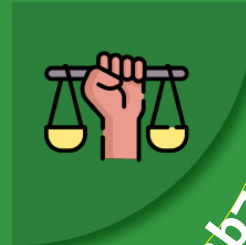


Employees will strive to exercise fairness in service delivery.

They shall:

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

Equity



b) Our Products

NO.	PRODUCT	ELIGIBILITY	TERMS & CONDITIONS	REQUIREMENTS
Loans				
1.	Undergraduate and TVET loans (Direct Entry)	<p>Government-Sponsored:</p> <p>Must have been placed in a university (public or private) or TVET Institution under the Ministry of Education through Kenya Universities and Colleges Central Placement Service (KUCCPS)</p> <p>Loan Application is done online, through the HELB portal, www.helb.co.ke</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 Ksh 4, 000 is deducted from the loan awarded and disbursed to the university per semester for tuition [total Ksh 8,000] and the rest is sent to the applicant's bank account as upkeep for the Undergraduate Loan. A standard amount of Ksh. 26,400 is deducted from the loan awarded and disbursed to the TVET Institution and the rest is sent to the applicant's bank account as upkeep for the TVET loan 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. Insurance charge Loan repayment commences one year upon completion of studies or as deemed fit by HELB. The loan is repayable up to a maximum of 48 months [4 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. A copy of the applicant's Bank ATM/Bank card (for Government sponsored students only) One recent colored passport size photograph of the applicant.

NO.	PRODUCT	ELIGIBILITY	TERMS & CONDITIONS	REQUIREMENTS
Loans				
1.		<p>Self-Sponsored:</p> <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) Loan Application is done online, through the HELB portal. 	<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. Insurance charge The allocated amount is disbursed entirely to the institution's account. 	<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 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.	Salaried Students loan	<p>HELB Jielimishe Loan:</p> <p>Must be in formal employment 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 and a soft copy submitted to jjelimishe@helb.co.ke</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 checkoffs Loan award of a maximum of Kshs. 600,000 subject to the Government's a third rule on net salary Diploma – Up to Undergraduate – Up to Kshs.100,000 per annum Postgraduate – Up to Kshs. 200,000 	<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 than two years (certified by your employer) Certified copy of your National ID (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

NO.	PRODUCT	ELIGIBILITY	TERMS & CONDITIONS	REQUIREMENTS
Bursaries				
3.	Undergraduate	<ul style="list-style-type: none"> No special application form for bursaries Priority given to the orphans 	<ul style="list-style-type: none"> 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.
4.	TVET	<ul style="list-style-type: none"> No special application form for bursaries Priority given to the orphans 	<ul style="list-style-type: none"> Must have applied for the Undergraduate Loan Not repayable. Attracts no interest. A maximum of Kshs.5,000 per academic year 	Duly filled UG Loan Application Form.
Scholarship				
5.	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 Masters 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 of the application fee of Kshs.3,000.

NO.	PRODUCT	ELIGIBILITY	TERMS & CONDITIONS	REQUIREMENTS
6.	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 and talent. · Reference letters from two referees, one of whom must be the applicant's secondary school principal. · A hand-written personal statement of at least 300 words giving reasons why you deserve the scholarship.

Partner Funds

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 pursuing higher education. As the demand for HELB products continues to increase, the resources available are not sufficient to match the demand. This has resulted in 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
1.	AIC Kijabe Hospital Fund	For students and staff of AIC Kijabe, College of Health Sciences.	<ol style="list-style-type: none"> 1. Online application in the HELB portal. 2. Allocation amount is determined by the institution 3. Kshs. 500.00 Administrative fee is charge 4. 4% interest rate. 5. Recovery is based on the HELB loan recovery process and procedure. 	Duly filled Loan Application Forms
2.	Bar Examination Loan (BEL)	Students at KSL (both salaried and non-salaried students) Loan strictly exam fee 6% interest charge Applied only once	Allocation amount is determined by the institution	Duly filled Loan Application Forms
3.	Community Health Promotion Fund	For students admitted at North coast Medical Training College	Allocation amount is determined by the institution	Duly filled Loan Application Forms
4.	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
5.	Eastlands College of Technology Fund	For students at Eastlands College of Technology	Allocation amount is determined by the institution	Duly filled Loan Application Forms
6.	Kenya School of Integrated Medicine (KISM)	For students admitted at KSIM	Allocation amount is determined by the funder.	Duly filled Loan Application Forms
7.	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
8.	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

9.	Tenwek Medical Fund	For students of Tenwek College of Health Sciences.	Allocation amount is determined by the institution	Duly filled Loan Application Forms
10.	Civil Servants Training Revolving Fund (TRF)	<ol style="list-style-type: none"> 1. Be a Civil Servant in the National Government, County Governments, and National Police Service. 2. Pursuing examinable short courses of at least 3months or post-graduate studies (Masters and PhD). 3. Recommendation letter from the employer. 	<ul style="list-style-type: none"> · Minimum loan of Kshs.30,000 and a maximum loan of Kshs. 500,000. · Interest rate of 4% per year. · Maximum repayment period is 72 months through check-off 	Duly filled Loan Application Forms
11.	Maritime Education and Training Scheme (METS)	<p>Maritime Education and Training Scheme (METS) offer financing to students pursuing courses in the Maritime Sector being offered at Bandari Maritime Academy and other Maritime Training Institutions (METI) approved by Kenya Maritime Authority (KMA).</p> <p>Eligibility criteria: There are three products under METS with specified eligibilities;</p> <p>1. Academic: Applicants must be pursuing Craft certificate or Diploma in Nautical Science and Marine Engineering</p> <p>2. Proficiency:</p> <ul style="list-style-type: none"> · STCW Courses · Applicants must have completed certificates or diploma in approved METI approved by KMA <p>OR</p> <ul style="list-style-type: none"> · Applicants must have relevant sea experience, a CDC (Seafarers Discharge Record Book and Certificate)/Seamans book should therefore be attached. <p>3. Competency:</p> <ul style="list-style-type: none"> · Certificate of Competency courses · Applicants must have a letter of eligibility from Kenya Maritime Authority 	<p>The interest rate applicable is 4% per annum on reducing balance chargeable upon Disbursement</p> <p>1. Academic: Loans are repayable one year upon completion of studies and the loan repayment period for certificate level is four (4) years and diploma five (5) years.</p> <p>2. Proficiency: STCW Courses The Proficiency loan repayment period will be one year.</p> <p>3. Competency: Certificate of Competency courses The Competency loan repayment period will be one year.</p> <p>Are there other charges to the loan?</p> <ul style="list-style-type: none"> · A loan processing fee of Kshs.500 is charged on each disbursement. · The loans are insured for loss of life and there is a premium/deductions that is charged. 	<ol style="list-style-type: none"> 1. Applications are done online through the HELB student portal on www.helb.co.ke 2. Applicants should log in and fill out the required form depending on whether they are pursuing an Academic, Proficiency or Competency course. 3. Print two copies of the application form. 4. Ensure the form is properly filled, signed and stamped by the relevant authorities and guarantors 5. Sign the form and attach all necessary documents as indicated in the check list appearing in the loan application form. 6. Submit one copy of the duly completed application form with the necessary documents at the HELB Desk at the nearest Huduma Center or at Mezzanine 1 Anniversary Towers 7. Retain one copy of the duly filled loan application form (Mandatory). <p>Additional information:</p> <ul style="list-style-type: none"> · HELB will use the email and telephone contacts provided on the Loan Application Form for communication on the progress of the application. · The number of students supported and will depend on availability of funds.

12.	KENYA SCHOOL OF LAW TUITION LOAN	<p>Kenya School of Law (KSL) partnered with the Higher Education Loans Board (HELB) to set up the Kenya School of Law Tuition Loan to offer loans to students sitting for their Advocates Training Program.</p> <p>Applicants Must be Students pursuing the Advocates Training Program at the Kenya School of Law.</p>	<p>Minimum of Kshs.40,000.00 and a maximum of Kshs.80,000.00 based on the level of need.</p> <p>The loan caters for tuition and will be sent directly to the institution of study.</p> <p>The interest rate applicable is 4% per annum on reducing balance chargeable upon disbursement.</p> <p>The loans are due for repayment one and a half years after the first sitting of the Bar Exams by the applicant. The maximum repayment period for the loan shall be 2 years.</p> <p>A loan processing fee of Kshs.500 is charged on each disbursement.</p> <p>The loans are insured for loss of life and there is a premium/deduction that is charged.</p>	<ol style="list-style-type: none"> 1. Applicants should visit the HELB website www.helb.co.ke to access the HELB Students' Portal to register, create and activate account (ensure you use your personal mobile number) 2. Log in, and click Loan Application Tab, on the left dashboard. 3. From the view window, select KSL Tuition Loan First Time Loan Application Form. 4. Read and appraise yourself on The Financial Literacy program 5. Access and fill the loan application form online. 6. Print TWO copies of the duly filled Loan Application Form. Ensure you preview the form and correct where necessary before you submit for printing. 7. Have the forms appropriately filled, signed, and stamped by the relevant authorities. The Guide is provided on the last page of the form. 8. Read, understand and sign to accept the Loan Terms and Conditions and Data Protection Consent form 9. Present one copy of the duly filled Loan Application Form and all the attached support documents at KSL Offices in Karen. 10. Retain a copy of the duly filled and signed Loan Application Form [This is mandatory]
13.	Advocates Benevolent Association Fund ABA	<p>The fund is eligible to a child of deceased former member of ABA.</p>	<p>HELB Funds amount as per recommendation by ABA</p>	<p>Applicant to make a formal request to HELB through ABA to be enabled to apply through the HELB student portal.</p>

14.	KASNEB Foundation Scheme	<p>The Scheme offers loans and scholarships to students pursuing courses examined by KASNEB. The scheme covers for exam fees and tuition fee is KASNEB accredited training institutions.</p> <p>The Scheme will cater for; KASNEB registration fees, annual registration renewal fees, examinations booking fees, exemption fees and tuition fees for eligible students.</p> <p>Students pursuing the following courses are eligible for the product:</p> <ol style="list-style-type: none"> 1. Certified Public Accountants (CPA) 2. Certified Secretaries (CS) 3. Certified Investment and Financial Analysts (CIFA) 4. Certified Credit Professionals (CCP) 5. Accounting Technicians Diploma (ATD) 6. Certificate in Accounting and Management Skills (CAMS) 7. Certified Investment and Financial Analysts (CIFA) 8. Certified Credit Professionals (CCP) 9. Accounting Technicians Diploma (ATD) 10. Certificate in Accounting and Management Skills (CAMS) 	<p>Award is based on approved MTI.</p> <p>Online application in the HELB portal.</p> <p>Recovery is based on the HELB loan recovery process and procedure.</p> <p>Kshs.500 Administrative fee charged upon disbursement.</p> <p>6% interest rate.</p>	<ol style="list-style-type: none"> 1. Applicants should visit the HELB website www.helb.co.ke to access the HELB Students' 2. Portal to register, create and activate account (ensure you use your personal mobile number) 3. Log in, and click Loan Application Tab, on the left dashboard. 4. From the view window, select either KASNEB Foundation Loan and Bursary Application- Tuition fees only OR KASNEB Foundation Loan and Bursary Application – kasneb fees only 5. Read and agree on the Consent for the Collection and Processing of Personal Data 6. Access and fill the loan application form online. 7. Print TWO copies of the duly filled Loan Application Form. 8. Present one copy of the duly filled Loan Application Form and all the attached support 9. documents HELB Offices, Kasneb offices or select Huduma Centres. 10. Retain a copy of the duly filled and signed Loan Application Form [This is mandatory]
15.	Water, Sanitation & Irrigation Training Revolving Scheme	<p>Students pursuing qualifications at Kenya Water Institute (KEWI). The Scheme caters for tuition fees for eligible students.</p> <p>Students pursuing the following courses are eligible for the product:</p> <ul style="list-style-type: none"> · Diploma and Certificate in the following courses; <ol style="list-style-type: none"> 1. Water Engineering 2. Wastewater and Sanitation Engineering 3. Irrigation and Drainage Engineering 4. Water Resources Management 5. Water Laboratory · Diploma In Information & Communication Technology · Artisan in the following courses; <ol style="list-style-type: none"> 1. Plumbing and Pipefitting 2. Water Operators Course 3. Basic Plumbing Course 	<p>Award is based on approved MTI.</p> <p>Online application in the HELB portal.</p> <p>Recovery is based on the HELB loan recovery process and procedure.</p> <p>Kshs.500 Administrative fee charged upon disbursement.</p> <p>6% interest rate.</p>	<ol style="list-style-type: none"> 1. Applicants should visit the HELB website www.helb.co.ke to access the HELB Students' 2. Portal to register, create and activate account (ensure you use your personal mobile number) 3. Log in, and click Loan Application Tab, on the left dashboard. 4. From the view window, select Water, Sanitation & Irrigation Loan. 5. Read and agree on the Consent for the Collection and Processing of Personal Data 6. Access and fill the loan application form online. 7. Print TWO copies of the duly filled Loan Application Form. 8. Present one copy of the duly filled Loan Application Form and all the attached support 9. documents HELB Offices select Huduma Centres or KEWI offices. 10. Retain a copy of the duly filled and signed Loan Application Form [This is mandatory]

16.	Catherine Mcauley Nursing School Loan Application	<p>Employed students pursuing the following higher diploma courses are eligible for the product:</p> <ul style="list-style-type: none"> a) Kenya Registered Critical Care Nursing (KRCCN) b) Kenya Registered Perioperative Nursing (KRPON) c) Kenya Registered Nephrology Nursing (KRNN) d) Kenya Registered Midwife (KRM) 	<p>Allocation amount is determined by the funding institution subject to applicant's ability to repay. Loan repayments commence one month after disbursement.</p> <p>Kshs.500.00 Administrative fee. 7% interest rate.</p>	<ol style="list-style-type: none"> 1. Applicants should visit the HELB website www.helb.co.ke to access the HELB Students' 2. Portal to register, create and activate account (ensure you use your personal mobilenumber) 3. Log in, and click Loan Application Tab, on the left dashboard. 4. From the view window, select Catherine Mcauley Nursing School Loan Application. 5. Read and agree on the Consent for the Collection and Processing of Personal Data 6. Access and fill the loan application form online. 7. Print TWO copies of the duly filled Loan Application Form. 8. Present one copy of the duly filled Loan Application Form and all the attached support documents HELB Offices select Huduma Centres or Mater Hospital offices. 9. Retain a copy of the duly filled and signed Loan Application Form [This is mandatory]
17.	Beacon of Hope Training Revolving Scheme	Student pursuing courses at Beacon Technical Training Institute	<p>Allocation amount is determined by the funding institution. Loan repayments is based on the HELB loan recovery process and procedure.</p> <p>Administrative fee is Kshs.500 4% interest rate.</p>	<ol style="list-style-type: none"> 1. Applicants should visit the HELB website www.helb.co.ke to access the HELB Students' Portal to register, create and activate account (ensure you use your personal mobile number) 2. Log in, and click Loan Application Tab, on the left dashboard. 3. From the view window, select Beacon of Hope Scheme. 4. Read and agree on the Consent for the Collection and Processing of Personal Data 5. Access and fill the loan application form online. 6. Print TWO copies of the duly filled Loan Application Form. 7. Present one copy of the duly filled Loan Application Form and all the attached support documents at Beacon of Hope offices. 8. Retain a copy of the duly filled and signed Loan Application Form [This is mandatory]

18.	Kenya Institute of Mass Communication (KIMC) Training Revolving Fund	Students studying at the Kenya Institute of Mass Communication (KIMC)	<p>Award is based on approved MTI.</p> <p>Online application in the HELB portal.</p> <p>Recovery is based on the HELB loan recovery process and procedure.</p> <p>Kshs.500 Administrative fee charged upon disbursement.</p> <p>4% interest rate.</p>	<ol style="list-style-type: none"> 1. Applicants should visit the HELB website www.helb.co.ke to access the HELB Students' Portal to register, create and activate account (ensure you use your personal mobile number) 2. Log in, and click Loan Application Tab, on the left dashboard. 3. From the view window, select Kenya Institute of Mass Communication Training Revolving Fund 4. Read and agree on the Consent for the Collection and Processing of Personal Data 5. Access and fill the loan application form online. 6. Print TWO copies of the duly filled Loan Application Form. 7. Present one copy of the duly filled Loan Application Form and all the attached support documents HELB Offices, KIMC offices or select Huduma Centres. 8. Retain a copy of the duly filled and signed Loan Application Form [This is mandatory]
19.	Kenya Institute of Professional Studies Training Revolving Fund	Students studying at the Kenya Institute of Professional Studies (KIPS)	<p>Award is based on approved MTI.</p> <p>Online application in the HELB portal.</p> <p>Recovery is based on the HELB loan recovery process and procedure.</p> <p>Kshs.500 Administrative fee charged upon disbursement.</p> <p>4% interest rate.</p>	<ol style="list-style-type: none"> 1. Applicants should visit the HELB website www.helb.co.ke to access the HELB Students' Portal to register, create and activate account (ensure you use your personal mobile number) 2. Log in, and click Loan Application Tab, on the left dashboard. 3. From the view window, select Kenya Institute of Professional Studies Training Revolving Fund 4. Read and agree on the Consent for the Collection and Processing of Personal Data 5. Access and fill the loan application form online. 6. Print TWO copies of the duly filled Loan Application Form. 7. Present one copy of the duly filled Loan Application Form and all the attached support documents HELB Offices, KIPS offices or select Huduma Centres. 8. Retain a copy of the duly filled and signed Loan Application Form [This is mandatory]

20.	ABSA Bank Fund	<ol style="list-style-type: none"> Orphans and PWDs pursuing degree programs in the universities. All counties and both genders represented. Competition is done within counties 	ABSA	Orphans and PWDs pursuing degree programs in the universities.
B) Devolved Funds				
	Product	Eligibility	Terms and Conditions	Requirements
1.	Bomet County Fund	Loan for students from Bomet county studying in universities and MTCs and any other TVET institution not funded by national government.	<p>Award is based on approved MTI. Online application in the HELB portal. Recovery is based on the HELB loan recovery process and procedure. 500. Administrative fee charged upon disbursement. 4% interest rate.</p>	Duly filled Loan Application Forms
2.	Busia County Fund	<p>Three products;</p> <ol 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 	<p>Award is based on approved MTI. Online application in the HELB portal. Recovery is based on the HELB loan recovery process and procedure. 500. Administrative fee charged upon disbursement. 4% interest rate.</p>	Duly filled Loan Application Forms
3.	Uasin Gishu County Fund	Available to applicants from Uasin Gishu county pursuing county approved TVET programmes/skills	<p>Award is based on approved MTI. Online application in the HELB portal. Recovery is based on the HELB loan recovery process and procedure. 500. Administrative fee charged upon disbursement. 4% interest rate.</p>	Duly filled Loan Application Forms
4.	Chuka Igambangombe Fund	For students from chuka Igambangombe student in all tertiary colleges and universities	Award is based on approved MTI.	Duly filled Loan Application Forms
5.	Kakamega County Afya Elimu Loan	<p>For students from Kakamega studying in MTCs For students admitted in middle level medical training institutions in Kenya. Priority is given to students undertaking specialized health professional courses e.g. Renal, Oncologists, Anesthesiologists etc</p>	Award is based on approved MTI.	Duly filled Loan Application Forms

6.	Kakamega County Fund	<p>For students from Kakamega studying in universities only</p> <p>For students admitted for UG studies within Kenya and the East African Countries.</p> <p>Must be residents of Kakamega County.</p>	<p>Award is based on approved MTI.</p> <p>Online application via the HELB portal.</p> <p>Recovery is based on the HELB loan recovery process and procedure.</p> <p>500. Administrative fee charged upon disbursement.</p> <p>4% interest rate.</p>	Duly filled Loan Application Forms
7.	Taita Taveta Fund	<p>For students from Taita Taveta county studying in all institutions of Higher learning</p> <p>Undergraduate programmes, TVET institutions.</p> <p>Other Vocational & approved training institutions</p> <p>Must be residents of Taita Taveta County</p>	<p>Award is based on approved MTI.</p> <p>Online application via the HELB portal.</p> <p>Recovery is based on the HELB loan recovery process and procedure.</p> <p>500. Administrative fee charged upon disbursement.</p> <p>4% interest rate.</p>	Duly filled Loan Application Forms
8.	Tharaka Nithi Fund	<p>FOR Students from Tharaka constituency studying in all institutions of higher learning</p>	<p>Award is based on approved MTI.</p> <p>Online application via the HELB portal.</p> <p>Recovery is based on the HELB loan recovery process and procedure.</p> <p>500. Administrative fee charged upon disbursement.</p> <p>4% interest rate.</p>	Duly filled Loan Application Forms
9.	Tigania West Fund	<p>For Students from Tigania West constituency studying in all institutions of higher learning</p>	<p>Award is based on approved MTI.</p> <p>Online application via the HELB portal.</p> <p>Recovery is based on the HELB loan recovery process and procedure.</p> <p>500. Administrative fee charged upon disbursement.</p> <p>4% interest rate.</p>	Duly filled Loan Application Forms
10.	Karachuonyo Fund	<p>For Students from Karachuonyo constituency studying in all institutions of higher learning</p>	<p>Award is based on approved MTI.</p> <p>Online application via the HELB portal.</p> <p>Recovery is based on the HELB loan recovery process and procedure.</p> <p>500. Administrative fee charged upon disbursement.</p> <p>4% interest rate.</p>	Duly filled Loan Application Forms

11.	Igembe North Fund	For Students from Igembe North constituency studying in all institutions of higher learning	Award is based on approved MTI. Online application via the HELB portal. Recovery is based on the HELB loan recovery process and procedure. 500. Administrative fee charged upon disbursement. 4% interest rate.	Duly filled Loan Application Forms
12.	Awendo Fund	For Students from Awendo constituency studying in all institutions of higher learning	Award is based on approved MTI. Online application via the HELB portal. Recovery is based on the HELB loan recovery process and procedure. 500. Administrative fee charged upon disbursement. 4% interest rate.	Duly filled Loan Application Forms

c) Our Service Timelines

SERVICE OFFERED	REQUIREMENTS	USER CHARGES (KSHS)	TIMELINE
LENDING			
Tuition payment for Undergraduate Government Sponsored Students	Bonafide students in session	Free	Within thirty (30) days after the beginning of the semester.
Payment of bursary for undergraduate Government Sponsored students	Bonafide students in session	Free	Within thirty (30) days after the beginning of the semester.
Payment of TVET students	Bonafide students in session	Free	1st Term and 3rd 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	Within 60 DAYS from the date of the release of the loans.
DEBT MANAGEMENT			
Issuance of Clearance Certificate	Completion of loan repayment	Free	1 business day
	Loanee - Application is done through the HELB portal	Free	1 business day
	Employer - Application is done through the HELB employer portal		
Refund of overpaid loans	Submission of correctly filled loan inquiry form and confirmation of loan deduction stoppage by employer	Free	Within 60 Days of request
Statements	Portal Registration	Free	Available online
Repayment Plans/Billing	Submission of correctly filled loan inquiry form.	Free	1 business day

SERVICE OFFERED	REQUIREMENTS	USER CHARGES (KSHS)	TIMELINE
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
Exceptional Cases e.g., legal matters	Exceptional Cases e.g., legal matters	Free	Monthly/On demand

d) Service Touch Points

1. Customer Experience Centre

Service(s) Provided	Location	Operating Hours
<ul style="list-style-type: none"> Loan repayment Jielimishe loan (loan for salaried students) Receipting and payment related queries 	Ground Floor: Anniversary Towers, University Way	Monday-Friday 8am-5pm [Closed on weekends and public holidays]

2. Student Experience Centre

Service(s) Provided	Location	Operating Hours
Product application and disbursement queries	Mezzanine II Floor: Anniversary Towers, University Way	Monday-Friday 8am-5pm [Closed on weekends and public holidays]

3. Contact Centre

Service(s) Provided	Location	Operating Hours
· HELB related queries on email, phone and digital media platforms.	Anniversary Towers, University Way	Monday-Friday 8am-5pm [Closed on weekends and public holidays]

4. Huduma Centres



YOU CAN NOW ACCESS HELB SERVICES AT THE FOLLOWING HUDUMA CENTRES

1. Bomet 2. Bungoma 3. Chuka 4. Eldoret 5. Embu 6. Garissa 7. GPO – Nairobi 8. Kakamega 9. Kericho 10. Kilifi 11. Kisii 12. Kisumu 13. Kitale
14. Kitui 15. Lodwar 16. Machakos 17. Makueni 18. Meru 19. Migori 20. Mombasa 21. Murang’a 22. Nakuru 23. Nandi 24. Narok 25. Nyeri
26. Taita Taveta 27. Thika 28. West Pokot

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www.helb.co.ke | Anniversary Towers University Way USD *642#
+254711052000 | contactcentre@helb.co.ke | @HELBPAGE

e) Recruitment

The process of recruitment shall be completed by issuance of an appointment letter to successful candidates within three (3) months, from the time of advertisement.

f) Annual Report

The Annual Report shall be published within three [3] months after the Auditor General's feedback

g) Procurement and Finance

Payment shall be done within 30 days from the receipt of the invoice

In dealing with suppliers the Board shall ensure:

- Availability of, or access to, information required to facilitate in provision of your services
- That everybody is treated fairly and equitably in our selection process
- That payment is made on time as spelt out on the agreed terms in the Local Purchase Order or contract as appropriate.

h) 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.

i) What you can expect from us

The service standards outlined in this Charter will be some of the Key Performance Indicators to measure our performance. They apply to all areas within HELB. When you communicate with us, whether in person, by phone, mail, digital platforms or any other means, we will:

- Uphold integrity while serving you
- Be courteous
- Be willing to assist you and be responsive to your needs
- Provide timely oral and/or written advice that is clear, concise, accurate and complete
- Demonstrate technical/professional competence in providing service
- Act responsibly

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

- Lodge a complaint
- Seek review and appeal

ii) What we expect from our customers

As a HELB 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
- HELB loan beneficiaries (loanees) should be prompt and consistent in repayments of loans
- Ensure that the letters sent to us are correctly addressed, including the correct postal address and that they provide us with complete contact information to enable us to respond to them promptly.
- Submit their queries through our official communication channels with all the required customer details.
- Provide the details such as names, addresses, and telephone numbers of all parties to the complaint, including the complainant in case of a complaint,
- Queries and supporting documentation may be filed by electronic mail to contactcentre@helb.co.ke. Originals of these documents may be required for verification later.
- Provide feedback, suggestions and comments on the service provided

iii) 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 your request, you can ask to speak to the staff member's supervisor.

iv) 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.

v) Review of the Charter

To ensure that the Charter continues to reflect the expectations and views of our 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 biennially to determine the level of our customer satisfaction.

vi) 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.

vii) 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.

viii) Public Complaints and Access to Information

Any service that does not conform to the above standards or any staff that does not live to the above commitments and any requests for Access to HELB Information may be channeled as follows:

Chief Executive Officer

Higher Education Loans Board (HELB)

Anniversary Towers, 19th Floor University Way

P.O. Box 69489-00400, Nairobi.

ceo@helb.co.ke

We will do our best to resolve all customer queries or complaints. If we cannot resolve your complaints or queries within our stipulated timelines, you will be notified on the progress of complaint.

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

PO Box 20414-00200, Nairobi

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

General queries: info@ombudsman.go.ke

Complaints: complaints@ombudsman.go.ke

Website: www.ombudsman.go.ke





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