



Coopbank's Revised Terms and Tariffs



October, 2025



1.4. Cooperatives Terms and Tariffs

Economic Sector	Loan Type	Loan Duration	Approved Rate
Export	Term Loan(For Cooperatives)	0-12 months	11.00
		13- 24 Months	11.25
		25- 36 Months	12.00
		37- 48 Months	13.25
		49- 60 Months	14.00
		Above 60 Months	15.00
	Export OD	Export O/D up to one year	11.50
	Pre-shipment	Pre-shipment	11.50
	Merchandise	Revolving facility for exportable goods up to 365 days	16.25
Import	Overdraft	Import O/D up to one year	18.00
		Import temporary O/D for up to three months	18.00
	Term Loan	0-12 months	16.50
		13- 24 Months	16.75
		25- 36 Months	17.00
		37- 48 Months	17.25
		49- 60 Months	17.50
		Above 60 Months	18.00
	Advance Against Import Bills	Up to 90 days	21.00
	Merchandise	One Time facility for import goods up to 90 days	17.00
		Revolving facility for import goods up to 180 days	18.00
		Revolving facility for import goods up to 365 days	18.25
		Goods/Merchandise in transit up to 90 days	17.25
Manufacturing (non- export)	Overdraft	Manufacturing O/D up to one year	16.50
		Manufacturing temporary O/D up to three months	17.25
	Term Loan	0-12 months	15.00
		13- 24 Months	15.50
		25- 36 Months	16.25
		37- 48 Months	16.50
		49- 60 Months	16.75
		Above 60 Months	17.00
	Merchandise	One Time facility up to 90 days	17.50
		Revolving facility up to 180 days	17.75
		Revolving facility up to 365 days	18.00
		Goods/Merchandise in transit up to 90 days	18.25
Domestic Trade Service	Overdraft	DTS O/D up to one year	18.75
	Term loan	0-12 months	15.50
		13- 24 Months	15.75
		25- 36 Months	16.25
		37- 48 Months	17.00
		49- 60 Months	17.50
		Above 60 Months	18.00

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Economic Sector	Loan Type	Loan Duration	Approved Rate
	Merchandise	One Time facility up to 90 days	16.00
		Revolving facility up to 180 days	17.00
		Revolving facility up to 365 days	17.50
Buildings, Constructions and Real Estate	Term Loan	0-12 months	17.25
		13- 24 Months	17.50
		25- 36 Months	18.25
		37- 48 Months	18.50
		49- 60 Months	18.50
		Above 60 Months	18.75
Machinery Purchase (Industry, Construction, Factory, others)	Term Loan	0-12 months	17.25
		13- 24 Months	17.50
		25- 36 Months	17.75
		37- 48 Months	18.00
		49- 60 Months	18.50
		Above 60 Months	18.75
Transport Service	Term Loan	0-12 months	16.50
		13- 24 Months	16.75
		25- 36 Months	17.00
		37- 48 Months	17.25
		49- 60 Months	18.00
		Above 60 Months	18.75
Loan for SACCOs	Term Loan	0-12 months	14.50
		13- 24 Months	14.75
		25- 36 Months	15.00
		37- 48 Months	15.50
		49- 60 Months	15.50
		Above 60 Months	16.00
Consumer/ Personal Loans (Non-Staff)	Personal Loan/Mortgage	0-12 months	9.25
		13- 24 Months	
		25- 36 Months	
		37- 48 Months	
		49- 60 Months	
		Above 60 Months	
	Vehicle	0-12 months	10.00
		13- 24 Months	
		25- 36 Months	
		37- 48 Months	
		49- 60 Months	
		Above 60 Months	
Other Credit Facilities	Agricultural Term loans and agricultural mechanization loans for cooperatives and any other credit lines provided for cooperatives which so ever is not included under the cooperatives segment shall be offered in accordance with the terms and tariffs applicable to small holder farmer's terms and tariffs under the agricultural terms and tariffs.		
Note: Brand new EV Cars loan Tenure shall be 10 years and Brand New Fuel/Hybrid car loan tenure shall be 15 years.			

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