

31<sup>st</sup> October 2025.

Dear Honourable Members

**RE: UNBEATABLE END YEAR PROMOTIONS.**

1) **BRIDGING FEE WAIVER PROMOTION.**

In response to members' feedback on the need to financially cushion members as we usher in the festive season, we are excited to announce a promotion on the bridging interest waiver on all loans effective 1<sup>st</sup> November 2025 to 30<sup>th</sup> November 2025.

**Loan Promotion Features**

- The qualifying loans will be strictly those borrowed within the **remaining current employment contract period.**
- Loans that qualify for the waiver should have been borrowed before 31st December 2024.

The other loan features, terms, and requirements of respective loans remain the same.

2) **MEMBER RECRUITMENT DRIVE: RECRUIT A NEW MEMBER AND EARN!!**

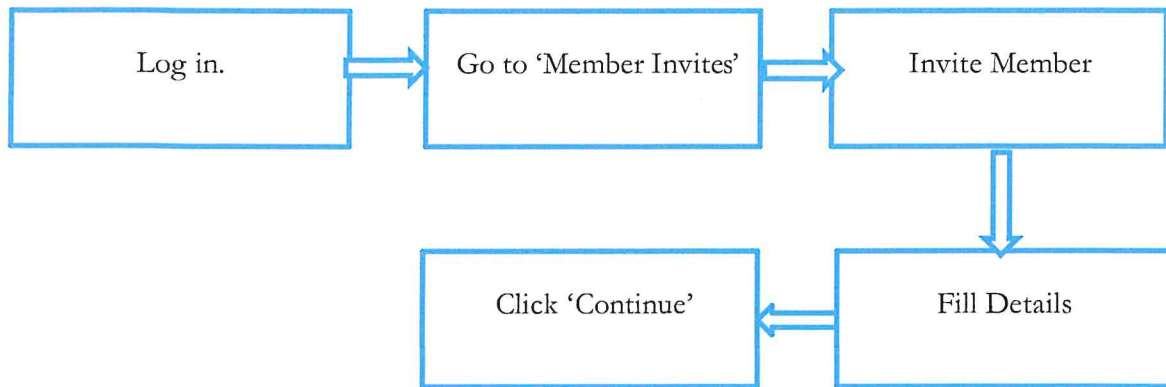
We are happy to invite you to participate in our membership recruitment drive, which will run from **1<sup>st</sup> November 2025 to 31<sup>st</sup> December 2025.** During this period, you will be rewarded a token of Kshs 1,000 for every member you refer and is successfully onboarded. The more you recruit the more you earn.

**Terms of the Recruitment Drive Promotion**

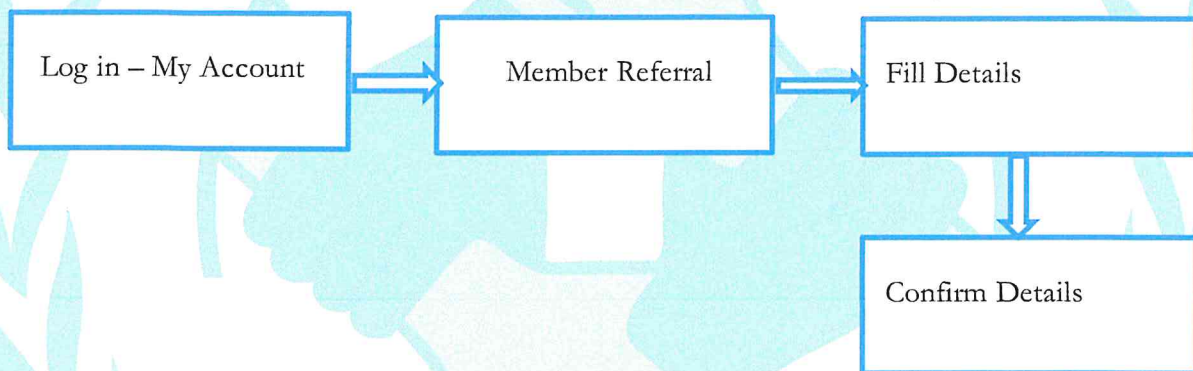
- The member introduction will be done through the digital channels (**the mobile banking platform-QC Wallet App or USSD \*882# and the Internet/ online banking channel**). Just introduce the proposed new member and we will do the follow up.
- During the promotion, the existing member will be rewarded **Kshs 1,000** for every new member they introduce once the new member is successfully onboarded.
- The onboarded member must have been registered and must have paid the non-refundable membership fee or is on check off for the monthly remittance for the introducer to earn his/her reward.
- The reward will be paid to the introducer's FOSA account once the introduced member is onboarded as detailed above.

## How to Use the Digital Channels To Introduce A New Member.

### 1) Internet Banking



### 2) QC Wallet App/ USSD \*882#



Signed,

*Esther Mailu*  
For and on behalf of:  
UNITED NATIONS SAVINGS AND CREDIT  
COOPERATIVE SOCIETY LIMITED  
Esther Mailu .....Chief Executive Officer  
**CHIEF EXECUTIVE OFFICER.**