



# Consolidated Bank

*Growing with you*

## REDUCTION OF BASE LENDING RATE

In compliance with the Central Bank of Kenya (CBK) pricing guidelines and following the reduction of the **Central Bank Rate (CBR) to 8.75%**, the Bank wishes to notify its Customers of the following adjustments to its Kenya Shilling variable rate facilities:

1. **New Credit Facilities:** All new facilities will now be booked at the new base lending rate of **8.75% p.a.**
2. **Facilities under Risk-Based Pricing:** Facilities granted from 1st December 2025 under the Risk-Based Credit Pricing Model, with a Base rate of 9% p.a. will be adjusted to **8.75% p.a.** effective **1st March 2026.**
3. **Existing Facilities:** Facilities granted before 1st December 2025 will be migrated to the new **Risk-Based Credit Pricing Model** by 28th February 2026. The base lending rate for these facilities will be adjusted to **8.75% p.a.** effective **1st March 2026.**

We thank you for your continued patronage and we remain committed to providing affordable credit solutions.

**For guidance or assistance, please reach out to your Branch Manager, Relationship Manager or our Call Centre through 0703 016 016, WhatsApp via 0729 111 637, [tellus@consolidated-bank.com](mailto:tellus@consolidated-bank.com) or [www.consolidated-bank.com](http://www.consolidated-bank.com).**

***Consolidated Bank - Growing with you.***