



Bar Examination Loan Application (BELAF) 2019-2020

The Council of Legal Education (CLE) has partnered with the Higher Education Loans Board (HELB) to set up Bar Examination Loan to offer loans to students sitting for their Bar Examination first sitting.

Eligibility criteria:

Salaried and non- salaried candidates sitting for their Bar Examinations. The loan is only for the **first** sitting of the Bar Examination.

What does the loan cater for?

The loan caters for examination fees and will be sent directly to Council of Legal Education.

What is the minimum and maximum loan award?

The lowest loan award is **Kshs. 20,000** and maximum loan award of **Kshs. 45,000**.

What is the interest rate applicable to the loan?

The interest rate applicable is 4% per annum on reducing balance chargeable upon disbursement

What is the repayment period for the loan?

For **non-salaried applicants**, the maximum repayment period for the loan shall be two **(2)** years recoverable **one and half years** after the first sitting of the Bar Examination.

For **salaried applicants**, the maximum repayment period for the loan shall be two **(2)** years recoverable **one month after disbursement**.

Are there other charges to the loan

A loan processing fee of Kshs 500 is charged on each disbursement

How to Apply:

The form is currently on the HELB portal and will be running up to 13th September 2019.

1. Applications are done online via http://bit.ly/HELBStudentsPortal.

- Applicants should log in and fill out the required form depending on whether they
 are salaried or non- salaried. Non- salaried applicants should fill out the
 2019/2020 Bar Examination Loan Application Form(BELAF) and salaried
 applicants should fill out 2019/2020 Bar Examination Loan Application
 Form(BELAF) Salaried.
- 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 in a **sealed** envelope to **CLE Offices Karen Office Park Acacia Block 2**nd **Floor, Nairobi**
- 7. Retain one copy of the duly filled BELAF (Mandatory).

Additional information:

- 1. HELB will use the email and telephone contacts provided on the Loan Application Form for communication on the progress of the application.
- 2. The number of students supported and will depend on availability of funds.

ATTENTION:

- 1. The HELB loan application form is FREE
- 2. The application form is only accessible through the HELB student portal on www.helb.co.ke
- 3. DO NOT PAY anyone to process your HELB loan application.
- 4. In case of any queries, seek assistance ONLY from HELB officers.

For a pleasant online experience, please ensure that you read, understand and follow the instructions provided at the beginning of the online loan application process. The closing date for the loan applications is 13th September 2019.

For queries please contact: HELB Contact Centre Tel: +254 711 052 000 Email: contactcentre@helb.co.ke | Facebook and Twitter: @HELBPage