



Maritime Education and Training Scheme (METS)

The Kenya Maritime Authority (KMA) has partnered with the Higher Education Loans Board (HELB) to set up the Maritime Education and Training Scheme (METS). The scheme offers financing to students pursuing eligible courses in the Maritime Sector being offered by KMA approved Maritime Education Training Institutions (METIs).

1. Products:

There are three products under the Maritime Education Training Scheme:

a. Academic:

This product targets students pursuing :

- Craft Certificate in Nautical Science
- Craft Certificate in Marine Engineering
- Diploma in Nautical Science
- Diploma in Marine Engineering
- Artisan Seafarers course
- Bachelor of Science Marine Engineering*
- Bachelor of Science in Nautical Studies*

**Subject to Oversight Committee Approval*

b. Proficiency: Standards of Training Certification and Watch Keeping for Seafarers (STCW)Courses

This product targets students undertaking the mandatory STCW ancillary courses required for service onboard ships.

Applicants **must** have completed certificates ,diploma or degree course in a KMA approved METI

OR

Applicants **must** have relevant sea experience, a CDC (Seafarers Discharge Record Book and Certificate)/Seamans book should therefore be attached. The entry in the CDC must have been made not more than 10 years from the date of application.

c. Competency: Certificate of Competency courses

Applicants **must** have a letter of eligibility from Kenya Maritime Authority.

2. Which are the approved METIs?

- Bandari Maritime Academy
- Kenya Coast National Polytechnic
- Kisumu Maritime Centre
- Pioneer International University
- Indian Ocean Maritime Training Centre

3. What does the loan cater for?

The loan may cater for :

- Tuition Fees
- Registration Fees
- Examination Fees
- Assessment Fees
- Upkeep Fees for the Academic Product*

**subject to approval*

The fees will be sent directly to the institution of study while upkeep will be paid to the student.

4. What is the interest rate applicable to the loan?

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

5. What is the repayment period for the loan?

a. Academic:

The loan falls due for repayment one year upon completion of studies and the loan repayment period for the certificate level is four (4) years while that of the diploma is five (5) years.

b. Proficiency: STCW Courses

The Proficiency loan falls due for repayment one year after disbursement and the repayment period for the loan is one year.

d. Competency: Certificate of Competency courses

The Competency loan falls due for repayment one year after disbursement and the repayment period for the loan is one year.

6. Are there other charges to the loan?

A loan administrative fee of Kshs.500 is charged on each disbursement.

An insurance premium is charged on the loan in accordance with the terms and conditions of the loan application.

7. How to Apply:

a) First Time Applications:

This applies to all three products:

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 signed and stamped by the relevant authorities and guarantors
5. 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).

b) Subsequent Application

For an applicant to qualify for the subsequent loan, they should have benefitted as a first time applicant. The subsequent applications are done through HELB Mobile App available on Google play store and through USSD code *642# .

The subsequent application only applies to the academic product.

Additional information on the Application:

1. HELB will use the email and telephone contacts provided on the Loan Application Form for communication on the progress of the application.
2. Loan award will depend on meeting the criteria and availability of funds.

ATTENTION:

1. The first time application form is only accessible through the HELB student portal on www.helb.co.ke
2. Do **NOT PAY** anyone to process your HELB loan application unless the requisite service charges if applying from a cyber café.
3. In case of any queries, seek assistance **ONLY** from HELB or KMA

For a pleasant online experience, applicants should read, understand and follow the instructions provided at the beginning of the online loan application process.

Contact Information

For more information, please contact KMA or HELB through the contact information below:

Kenya Maritime Authority:

P.O. Box 95076 - 80104,
Mombasa, Kenya.

Telephone: +254 41 2318398 / 9, 0724319344, 0733221322

Fax: +254 41 2318397

E-mail: info@kma.go.ke

Website: www.kma.go.ke

 @Kmakenya

 Kenya Maritime Authority

You Tube: Kenya Maritime Authority

 Kenya Maritime Authority

Tiktok @Kenya Maritime Authority

Higher Education Loans Board

Anniversary Towers 18th Floor, Monrovia Street

P.O Box 69489-00400 NAIROBI

Telephone: +254 020 2278 000 / +254 711052000

Email : contactcentre@helb.co.ke

Website: www.helb.co.ke

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