



## Key Facts Document: Jivunie current Account

This document sets out specific key facts you need to know regarding **SBM Jivunie current account**. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures.

Description	Jivunie Account is a pay as you go current account for individuals. Pay as you go means that you are charged per transaction as you transact rather than at the end of the month. Use and what you need, only when you need it.
Key features & Benefits	<ul style="list-style-type: none"> <li>• Free first debit card.</li> <li>• Available in multiple currencies</li> <li>• Seamless “Branchless banking” experience through alternative channels: ATM’s, POS, mobile, online and agency banking</li> <li>• Access to multiple money transfer channels like Telegraphic Transfers (TTs), RTGS, MoneyGram, Transfast, Zoom, Mukuru and Xpress Money.</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Charges per transaction</li> </ul>
Fees and charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> <li>• Debit Card replacement Kes. 500.00</li> <li>• Standing Order Kes. 300.00</li> <li>• Bankers Cheque Kes. 400.00</li> <li>• Counter Withdrawal Kes. 200.00</li> </ul>
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> <li>• Completed Account opening form</li> <li>• National ID, Passport or Alien ID</li> <li>• 2 Passport size photos</li> <li>• KRA PIN</li> <li>• Indication of next of Kin</li> <li>• Utility bill</li> <li>• Proof of source of funds</li> </ul> <p>In addition for foreigners:</p> <ul style="list-style-type: none"> <li>• Signed FATCA or CRS forms (Kenyans living abroad and foreigners)</li> <li>• Visa, Work Permit, Alien Cert (foreign nationals)</li> </ul>
Process information	<p>Withdrawal: available at all SBM Branches, Mfukoni mobile and online banking and Agency banking</p> <p>Deposit: available at all SBM Branches, Mfukoni mobile and online banking and Agency banking</p>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest rate payable on savings account products are subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation.</li> </ul>
Enquiry procedure	<p>In case of any enquiries you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> <li>• Phone: +254 709 800 000 +254 730 175 000</li> <li>• WhatsApp: +254 773 758 196</li> <li>• Email: <a href="mailto:atyourservice@smbank.co.ke">atyourservice@smbank.co.ke</a></li> <li>• Twitter: sbmbankkenya</li> <li>• Facebook: sbmbankkenya</li> </ul>



## Key Facts Document: Platinum Saver Account

This document sets out specific key facts you need to know regarding **SBM Platinum Saver account**. Please read it in conjunction with our Product Specific General terms and Conditions, the tariff Guide and product brochures.

Description	Platinum saver account is a savings account tailor made for individuals who have various savings aspirations with expectations of high returns.
Key features & Benefits	<ul style="list-style-type: none"> <li>• 6% interest earned on operating balance of Kes 100,000 and above</li> <li>• 3% interest applicable to operating balances below 100k and for accounts with more than 1 withdrawal per quarter</li> <li>• Interest paid monthly</li> <li>• Nil ledger fees</li> <li>• No debit card, Cheque book, Internet and mobile banking allowed</li> <li>• Access to multiple money transfer channels like Telegraphic Transfers (TTs), RTGS and EFT and other channels available at the branch</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Available in Kes Only</li> </ul>
Fees and charges	None
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> <li>• Completed Account opening form</li> <li>• National ID, Passport or Alien ID</li> <li>• 2 Passport size photos</li> <li>• KRA PIN</li> <li>• Indication of next of Kin</li> <li>• Utility bill</li> <li>• Proof of source of funds</li> </ul> <p>In addition, for foreigners:</p> <ul style="list-style-type: none"> <li>• Signed FATCA or CRS forms (Kenyan living abroad and foreigners)</li> <li>• Visa, Work Permit, Alien Cert (foreign nationals)</li> </ul>
Process information	<p>Withdrawal: available at all SBM Branches</p> <p>Deposit: available at all SBM Branches, Mfukoni mobile and online banking and Agency banking</p>
Disclaimers	<ul style="list-style-type: none"> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest rate payable on savings account products are subject to periodic review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation.</li> </ul>
Enquiry procedure	In case of any enquiries you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:

- Phone: +254 709 800 000 +254 730 175 000
- WhatsApp: +254 773 758 196
- Email: [atyourservice@smbank.co.ke](mailto:atyourservice@smbank.co.ke)
- Twitter: sbmbankkenya
- Facebook: sbmbankkenya



## Key Facts Document: Instant saver Account

This document sets out specific key facts you need to know regarding **SBM Instant saver Account**. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures.

Description	Instant Saver Account is a stand-alone savings account, for anyone looking to open one interest earning individual account.
Key features & Benefits	<ul style="list-style-type: none"> <li>• NIL monthly ledger fees</li> <li>• Available in all major currencies: KES,USD,GBP,EUR</li> <li>• Interest, credited quarterly.</li> <li>• Seamless “Branchless banking” experience through alternative channels: ATM’s, POS, mobile, online and agency banking</li> <li>• Access to multiple money transfer channels like Telegraphic Transfers (TTs), RTGS, MoneyGram, Transfast, Zoom, Mukuru and Xpress Money</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Minimum Opening Deposit Kes.2000 or FCY equivalent</li> </ul>
Fees and charges	none
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> <li>• Completed Account opening form</li> <li>• National ID, Passport or Alien ID</li> <li>• 2 Passport size photos</li> <li>• KRA PIN</li> <li>• Indication of next of Kin</li> <li>• Utility bill</li> <li>• Proof of source of funds</li> </ul> <p>In addition for foreigners:</p> <ul style="list-style-type: none"> <li>• Signed FATCA or CRS forms (Kenyans living abroad and foreigners)</li> <li>• Visa, Work Permit, Alien Cert (foreign nationals)</li> </ul>

Process information	Withdrawal: available at all SBM Branches, Mfukoni mobile and online banking and Agency banking Deposit: available at all SBM Branches, Mfukoni mobile and online banking and Agency banking
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest rate payable on savings account products are subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation.</li> </ul>
Enquiry procedure	<p>In case of any enquiries you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> <li>• Phone: +254 709 800 000 +254 730 175 000</li> <li>• WhatsApp: +254 773 758 196</li> <li>• Email: <a href="mailto:atyourservice@smbank.co.ke">atyourservice@smbank.co.ke</a></li> <li>• Twitter: sbmbankkenya</li> <li>• Facebook: sbmbankkenya</li> </ul>



## Key Facts Document: Pebble savings Account

This document sets out specific key facts you need to know regarding **SBM Pebble savings Account**. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures.

Description	Pebble savings account is an interest earning account, for anyone looking to open one individual account for persons under the age of 18
Key features & Benefits	<ul style="list-style-type: none"> <li>• NIL monthly ledger fees</li> <li>• Available in all major currencies: KES,USD,GBP,EUR</li> <li>• 1 free bankers cheque per quarter</li> <li>• Interest, credited quarterly.</li> <li>• Seamless “Branchless banking” experience through alternative channels: ATM’s, POS, mobile, online and agency banking</li> <li>• Access to multiple money transfer channels like Telegraphic Transfers (TTs), RTGS, MoneyGram, Transfast, Zoom, Mukuru and Xpress Money</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Minimum Opening Deposit Kes.2000 or FCY equivalent</li> </ul>
Fees and charges	none
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> <li>• Completed Account opening form</li> <li>• National ID, Passport or Alien ID</li> <li>• 2 Passport size photos</li> <li>• KRA PIN</li> <li>• Indication of next of Kin</li> <li>• Utility bill</li> <li>• Proof of source of funds</li> </ul> <p>In addition for foreigners:</p>

	<ul style="list-style-type: none"> <li>• Signed FATCA or CRS forms (Kenyans living abroad and foreigners)</li> <li>• Visa, Work Permit, Alien Cert (foreign nationals)</li> </ul>
Process information	<p>Withdrawal: available at all SBM Branches, Mfukoni mobile and online banking and Agency banking</p> <p>Deposit: available at all SBM Branches, Mfukoni mobile and online banking and Agency banking</p>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest rate payable on savings account products are subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation.</li> </ul>
Enquiry procedure	<p>In case of any enquiries you may visit your branch or reach out to the SBM Contact Centre between 7:00am and 10:00pm weekdays and 8:00am 3:00pm weekends and public holidays on the following contacts:</p> <ul style="list-style-type: none"> <li>• Phone: +254 709 800 000 +254 730 175 000</li> <li>• WhatsApp: +254 773 758 196</li> <li>• Email: <a href="mailto:atyourservice@smbank.co.ke">atyourservice@smbank.co.ke</a></li> <li>• Twitter: sbmbankkenya</li> <li>• Facebook: sbmbankkenya</li> </ul>



## Key Facts Document: Aspire Current Account

This document sets out specific key facts you need to know regarding **SBM Aspire current Account**. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures.

Description	Aspire current account is tailor made for salaried individuals to manage their monthly transactions.
Key features & Benefits	<ul style="list-style-type: none"> <li>• Free first ATM card</li> <li>• Free SBM Bank ATM transactions</li> <li>• Access to cheque books.</li> <li>• Seamless “Branchless banking” experience though alternative channels: ATM’s, POS, mobile, online and agency banking</li> <li>• Access to multiple money transfer channels like Telegraphic Transfers (TTs), RTGS, MoneyGram, Transfast, Zoom, Mukuru and Xpress Money</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Available in KES only</li> </ul>
Fees and charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> <li>• Debit Card replacement Kes. 500.00</li> <li>• Monthly ledger fee Kes. 99.00</li> <li>• Standing Order Kes. 300.00</li> <li>• Bankers Cheque Kes. 400.00</li> <li>• Counter Withdrawal Kes. 200.00</li> </ul>
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> <li>• Completed Account opening form</li> </ul>

	<ul style="list-style-type: none"> <li>• National ID, Passport or Alien ID</li> <li>• 2 Passport size photos</li> <li>• KRA PIN</li> <li>• Indication of next of Kin</li> <li>• Utility bill</li> <li>• Proof of source of funds</li> </ul> <p>In addition for foreigners:</p> <ul style="list-style-type: none"> <li>• Signed FATCA or CRS forms (Kenyans living abroad and foreigners)</li> <li>• Visa, Work Permit, Alien Cert (foreign nationals)</li> </ul>
Process information	<p>Withdrawal: available at all SBM Branches, Mfukoni mobile and online banking and Agency banking</p> <p>Deposit: available at all SBM Branches, Mfukoni mobile and online banking and Agency banking</p>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest rate payable on interest earning products are subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation.</li> </ul>
Enquiry procedure	<p>In case of any enquiries you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> <li>• Phone: +254 709 800 000 +254 730 175 000</li> <li>• WhatsApp: +254 773 758 196</li> <li>• Email: <a href="mailto:atyourservice@smbbank.co.ke">atyourservice@smbbank.co.ke</a></li> <li>• Twitter: sbmbankkenya</li> <li>• Facebook: sbmbankkenya</li> </ul>



## Key Facts Document: Aspire plus current Account

This document sets out specific key facts you need to know regarding **SBM Aspire plus current account**. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures.

Description	Aspire plus current account is tailor made for individuals who transact a lot across all channels
Key features & Benefits	<ul style="list-style-type: none"> <li>• Free first ATM card.</li> <li>• Free SBM Bank ATM transactions</li> <li>• One free Telegraphic Transfers (TTs) per month.</li> <li>• One free RTGS per month</li> <li>• Access to cheque books.</li> <li>• Seamless “Branchless banking” experience though alternative channels: ATM’s, POS, mobile, online and agency banking</li> <li>• Access to multiple money transfer channels like Telegraphic Transfers (TTs), RTGS, MoneyGram, Transfast, Zoom, Mukuru and Xpress Money</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Available in KES only</li> </ul>

Fees and charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> <li>● Debit Card replacement      Kes. 500.00</li> <li>● Monthly ledger fee              Kes. 899.00</li> <li>● Standing Order                  Kes. 300.00</li> <li>● Bankers Cheque                 Kes. 400.00</li> <li>● Counter Withdrawal            Kes. 200.00</li> </ul>
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> <li>● Completed Account opening form</li> <li>● National ID, Passport or Alien ID</li> <li>● 2 Passport size photos</li> <li>● KRA PIN</li> <li>● Indication of next of Kin</li> <li>● Utility bill</li> <li>● Proof of source of funds</li> </ul> <p>In addition for foreigners:</p> <ul style="list-style-type: none"> <li>● Signed FATCA or CRS forms (Kenyans living abroad and foreigners)</li> <li>● Visa, Work Permit, Alien Cert (foreign nationals)</li> </ul>
Process information	<p>Withdrawal: available at all SBM Branches, Mfukoni mobile and online banking and Agency banking</p> <p>Deposit: available at all SBM Branches, Mfukoni mobile and online banking and Agency banking</p>
Disclaimers	<ul style="list-style-type: none"> <li>● Charges indicated on the products are subject to review by the Bank</li> <li>● Changes in the industry could lead to amendments in the operation of certain products</li> <li>● Interest rate payable on interest earning products are subject to review depending on market forces</li> <li>● Additional regulations in the industry could lead to the Bank requesting for additional documentation.</li> </ul>
Enquiry procedure	<p>In case of any enquiries you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> <li>● Phone: +254 709 800 000 +254 730 175 000</li> <li>● WhatsApp: +254 773 758 196</li> <li>● Email: <a href="mailto:atyourservice@smbank.co.ke">atyourservice@smbank.co.ke</a></li> <li>● Twitter: sbmbankkenya</li> <li>● Facebook: sbmbankkenya</li> </ul>



## Key Facts Document: Elite current Account

This document sets out specific key facts you need to know regarding **SBM Elite current account**. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures.

Description	Elite current account is a transactional account designed for high transacting individuals who have high volumes of transactions across all channels both locally and internationally.
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Key features & Benefits	<ul style="list-style-type: none"> <li>● Free first ATM card</li> <li>● Free local SBM Bank ATM transactions</li> <li>● Free Telegraphic Transfers (TTs) )</li> <li>● Free Real Time Gross Settlements (RTGS)</li> <li>● Free first cheque book</li> <li>● One local and one foreign Banker's Cheque per month</li> <li>● Seamless "Branchless banking" experience through alternative channels: ATM's, POS, mobile, online and agency banking</li> <li>● Access to multiple money transfer channels like Telegraphic Transfers (TTs), RTGS, MoneyGram, Transfast, Zoom, Mukuru and Xpress Money</li> </ul>	
Terms	<ul style="list-style-type: none"> <li>● Available in KES only</li> </ul>	
Fees and charges	All fees and charges are subject to 20% excise duty: <ul style="list-style-type: none"> <li>● Debit Card replacement            Kes. 500.00</li> <li>● Monthly Ledger fee                    Kes. 1899.00</li> <li>● Standing Order                        Kes. 300.00</li> <li>● Bankers Cheque                        Kes. 400.00</li> <li>● Counter Withdrawal                  Kes. 200.00</li> </ul>	
Requirements	To get an account, you will need the following: <ul style="list-style-type: none"> <li>● Completed Account opening form</li> <li>● National ID, Passport or Alien ID</li> <li>● 2 Passport size photos</li> <li>● KRA PIN</li> <li>● Indication of next of Kin</li> <li>● Utility bill</li> <li>● Proof of source of funds</li> </ul>	In addition for foreigners: <ul style="list-style-type: none"> <li>● Signed FATCA or CRS forms (Kenyan living abroad and foreigners)</li> <li>● Visa, Work Permit, Alien Cert (foreign nationals)</li> </ul>
Process information	Withdrawal: available at all SBM Branches, Mfukoni mobile and online banking and Agency banking Deposit: available at all SBM Branches, Mfukoni mobile and online banking and Agency banking	
Disclaimers	<ul style="list-style-type: none"> <li>● Charges indicated on the products are subject to review by the Bank</li> <li>● Changes in the industry could lead to amendments in the operation of certain products</li> <li>● Interest rate payable on interest earning products are subject to review depending on market forces</li> <li>● Additional regulations in the industry could lead to the Bank requesting for additional documentation.</li> </ul>	
Enquiry procedure	In case of any enquiries you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts: <ul style="list-style-type: none"> <li>● Phone: +254 709 800 000 +254 730 175 000</li> <li>● WhatsApp: +254 773 758 196</li> <li>● Email: <a href="mailto:atyourservice@smbank.co.ke">atyourservice@smbank.co.ke</a></li> <li>● Twitter: sbmbankkenya</li> <li>● Facebook: sbmbankkenya</li> </ul>	





## Key Facts Document: Baraka collection Account

This document sets out specific key facts you need to know regarding **SBM Baraka collection account**. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures.

Description	Baraka collection Account is a pay as you go current account for businesses. Pay as you go means that you are charged per transaction as you transact rather than at the end of the month. Use what you need, only when you need it.
Key features & Benefits	<ul style="list-style-type: none"> <li>• No minimum opening balance</li> <li>• No minimum operating balance</li> <li>• Available in multiple currencies</li> <li>• Seamless “Branchless banking” experience through alternative channels: ATM’s, POS, mobile, online and agency banking</li> <li>• Access to multiple money transfer channels like Telegraphic Transfers (TTs), RTGS, MoneyGram, Transfast, Zoom, Mukuru and Xpress Money.</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Charges per transaction</li> </ul>
Fees and charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> <li>• Corporate Debit Card issuance/ replacement Kes. 500.00</li> <li>• Standing Order Kes. 300.00</li> <li>• Bankers Cheque Kes. 400.00</li> <li>• Counter Withdrawal Kes. 200.00</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Original and copy of certificate of Incorporation/ Certificate of Registration.</li> <li>• Compliance certificate issued by Registrar of Companies - for companies incorporated outside Kenya</li> <li>• Original and copy of the Memorandum &amp; Articles of Association/(CR1, CR2, CR8)</li> <li>• CR 12 (valid 90 days ) or Annual returns</li> <li>• Latest audited financial statements</li> <li>• Sealed &amp; duly signed Board of Directors Resolution to open an Account, A/C signatories &amp; signing mandate</li> <li>• Company &amp; Directors KRA PIN</li> <li>• Copy of National ID /Passport of Directors &amp; Signatories</li> <li>• Passport size colored photos for Director and account Signatories.</li> <li>• Valid Business Permit.</li> <li>• License from governing body (e.g. mining, IRA, SASRA etc.)</li> <li>• Fully completed and signed FATCA &amp; CRS certification Forms for Kenyan nationals residing abroad</li> <li>• Additional KYC may be required as per the nature of the institutions.</li> </ul>
Process information	<p>Withdrawal: available at all SBM Branches, Mfukoni mobile and online banking and Agency banking</p> <p>Deposit: available at all SBM Branches, Mfukoni mobile and online banking and Agency banking</p>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest rate payable on interest earning products are subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation.</li> </ul>
Enquiry procedure	In case of any enquiries you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:

- Phone: +254 709 800 000 +254 730 175 000
- WhatsApp: +254 773 758 196
- Email: [atyourservice@smbank.co.ke](mailto:atyourservice@smbank.co.ke)
- Twitter: sbmbankkenya
- Facebook: sbmbankkenya



## Key Facts Document: Plus current Account

This document sets out specific key facts you need to know regarding **SBM Plus current account**. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures.

Description	The plus current account is designed for enterprises with a lot of transactions across all channels	
Key features & Benefits	<ul style="list-style-type: none"> <li>• No minimum opening balance</li> <li>• No minimum operating balance</li> <li>• Seamless “Branchless banking” experience through alternative channels: ATM’s, POS, mobile, online and agency banking</li> <li>• Access to multiple money transfer channels like Telegraphic Transfers (TTs), RTGS, MoneyGram, Transfast, Zoom, Mukuru and Xpress Money.</li> </ul>	
Terms	<ul style="list-style-type: none"> <li>• Available in Kenya Shillings only</li> </ul>	
Fees and charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> <li>• Corporate Debit Card issuance/ replacement Kes. 500.00</li> <li>• Monthly ledger fee kes.350.00</li> <li>• Standing Order Kes. 300.00</li> <li>• Bankers Cheque Kes. 400.00</li> <li>• Counter Withdrawal Kes. 200.00</li> <li>• Per Transaction fee applied after 14 transactions Kes 25.00</li> </ul>	
Requirements	<ul style="list-style-type: none"> <li>• Original and copy of certificate of Incorporation/ Certificate of Registration.</li> <li>• Compliance certificate issued by Registrar of Companies - for companies incorporated outside Kenya</li> <li>• Original and copy of the Memorandum &amp; Articles of Association/(CR1, CR2, CR8)</li> <li>• CR 12 (valid 90 days ) or Annual returns</li> <li>• Latest audited financial statements</li> <li>• Sealed &amp; duly signed Board of Directors Resolution to open an Account, A/C signatories &amp; signing mandate</li> <li>• Company &amp; Directors KRA PIN</li> <li>• Copy of National ID /Passport of Directors &amp; Signatories</li> <li>• Passport size colored photos for Director and account Signatories.</li> <li>• Valid Business Permit.</li> <li>• License from governing body (e.g. mining, IRA, SASRA etc.)</li> <li>• Fully completed and signed FATCA &amp; CRS certification Forms for Kenyan nationals residing abroad</li> <li>• Additional KYC may be required as per the nature of the institutions.</li> </ul>	
Process information	<p>Withdrawal: available at all SBM Branches, Mfukoni mobile and online banking and Agency banking</p> <p>Deposit: available at all SBM Branches, Mfukoni mobile and online banking and Agency banking</p>	
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> </ul>	

	<ul style="list-style-type: none"> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest rate payable on interest earning products are subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation.</li> </ul>
Enquiry procedure	<p>In case of any enquiries you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> <li>• Phone: +254 709 800 000 +254 730 175 000</li> <li>• WhatsApp: +254 773 758 196</li> <li>• Email: <a href="mailto:atyourservice@smbank.co.ke">atyourservice@smbank.co.ke</a></li> <li>• Twitter: sbmbankkenya</li> <li>• Facebook: sbmbankkenya</li> </ul>



## Key Facts Document: Business Plus current Account

This document sets out specific key facts you need to know regarding **SBM Business Plus current account**. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures.

Description	The plus current account is designed for medium to large enterprises with a high number of transactional requirements across all channels both locally and internationally.	
Key features & Benefits	<ul style="list-style-type: none"> <li>• No minimum opening balance</li> <li>• No minimum operating balance</li> <li>• Seamless “Branchless banking” experience though alternative channels: ATM’s, POS, mobile, online and agency banking</li> </ul>	<ul style="list-style-type: none"> <li>• Access to multiple money transfer channels like Telegraphic Transfers (TTs), RTGS, MoneyGram, Transfast, Zoom, Mukuru and Xpress Money.</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Available in Kenya Shillings Only</li> </ul>	
Fees and charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> <li>• Corporate Debit Card issuance/ replacement Kes. 500.00</li> <li>• Monthly ledger fee Kes.1,250.00</li> <li>• Standing Order Kes. 300.00</li> <li>• Bankers Cheque Kes. 400.00</li> <li>• Counter Withdrawal Kes. 200.00</li> <li>• Per Transaction fee applied after 50 transactions Kes 25.00</li> </ul>	
Requirements	<ul style="list-style-type: none"> <li>• Original and copy of certificate of Incorporation/ Certificate of Registration.</li> <li>• Compliance certificate issued by Registrar of Companies - for companies incorporated outside Kenya</li> <li>• Original and copy of the Memorandum &amp; Articles of Association/(CR1, CR2, CR8)</li> <li>• CR 12 (valid 90 days ) or Annual returns</li> <li>• Latest audited financial statements</li> <li>• Sealed &amp; duly signed Board of Directors Resolution to open an Account, A/C signatories &amp; signing mandate</li> <li>• Company &amp; Directors KRA PIN</li> <li>• Copy of National ID /Passport of Directors &amp; Signatories</li> <li>• Passport size colored photos for Director and account Signatories.</li> <li>• Valid Business Permit.</li> </ul>	

	<ul style="list-style-type: none"> <li>• License from governing body (e.g. mining, IRA, SASRA etc.)</li> <li>• Fully completed and signed FATCA &amp; CRS certification Forms for Kenyan nationals residing abroad</li> <li>• Additional KYC may be required as per the nature of the institutions.</li> </ul>
Process information	<p>Withdrawal: available at all SBM Branches, Mfukoni mobile and online banking and Agency banking</p> <p>Deposit: available at all SBM Branches, Mfukoni mobile and online banking and Agency banking</p>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest rate payable on interest earning products are subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation.</li> </ul>
Enquiry procedure	<p>In case of any enquiries you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> <li>• Phone: +254 709 800 000 +254 730 175 000</li> <li>• WhatsApp: +254 773 758 196</li> <li>• Email: <a href="mailto:atyourservice@smbank.co.ke">atyourservice@smbank.co.ke</a></li> <li>• Twitter: sbmbankkenya</li> <li>• Facebook: sbmbankkenya</li> </ul>



## Key Facts Document: Term and call deposits

This document sets out specific key facts you need to know regarding **SBM term and call deposits**. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures.

Description	For customers that need to invest money for a specific period of time and get guaranteed returns.	
Key Features and Benefits	<ul style="list-style-type: none"> <li>• Minimum deposit amount is Kes 50,000/- and FCY Equivalent</li> </ul>	
Terms	<p>Fixed Deposit</p> <ul style="list-style-type: none"> <li>• Minimum term - 1 month</li> <li>• Max term- 36 Months</li> <li>• Fixed - Interest is paid at end of term.</li> </ul>	<p>Call Deposit</p> <ul style="list-style-type: none"> <li>• Minimum term for a Call deposit- 1 Week</li> <li>• Call- Can be liquidated any time at no fees</li> <li>• Call- Interest is paid on liquidation.</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Interest applied is per the banks card rate and is available on request</li> <li>• If the deposit is liquidated earlier than scheduled, the customer foregoes the interest.</li> </ul>	
Requirements	<ul style="list-style-type: none"> <li>• Available to SBM bank customers</li> <li>• Filled and duly signed deposit booking form</li> </ul>	
Process Information	<ul style="list-style-type: none"> <li>• Rollover of the deposit will be advised by the customer at the end of the term.</li> </ul>	
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest rate payable on interest earning products are subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation.</li> </ul>	
Complaint procedure	<p>In case of any enquiries you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> <li>• Phone: +254 709 800 000 +254 730 175 000</li> <li>• WhatsApp: +254 773 758 196</li> <li>• Email: <a href="mailto:atyourservice@smbank.co.ke">atyourservice@smbank.co.ke</a></li> <li>• Twitter: sbmbankkenya</li> <li>• Facebook: sbmbankkenya</li> </ul>	





## Key Facts Document: Custodial Services

This document sets out specific key facts you need to know regarding SBM Custodial Services account. Please read it in conjunction with our Products Specific General terms and Conditions, the tariff Guide and product brochures.

Description	Custodial banking is a specialized unit responsible for safeguarding an individual 's or a firm's financial assets in addition to taking the administrative role revolving the assets. As a Custodian the bank is regulated and licensed by Capital Markets Authority and Retirement Benefits Authority.
Key features & Benefits	<p>Services</p> <ul style="list-style-type: none"> <li>o Safekeeping of documents &amp; electronic (bonds, shares etc.) investments,</li> <li>o Facilitate buying &amp; selling of local stocks, corporate bonds &amp; government securities,</li> <li>o Collection of income accruing to the assets held such as coupons, dividends, interest income, bonus shares et al,</li> <li>o Assist our customers in diversification of their investments through our SBM subsidiaries.</li> </ul> <p>Benefits</p> <ul style="list-style-type: none"> <li>● Entitlement to a current account &amp; CDS account (for local stocks &amp; government securities transactions)</li> <li>● Single reference point on the customers' investment portfolio</li> <li>● Security and peace of mind</li> <li>● Quality reporting highlighting the portfolio summary as well as current market valuation</li> </ul> <p>Assigned Relationship Manager to provide a personalized &amp; seamless customer experience</p>
Terms	<p>Custody/safekeeping fees: 0.1% of assets per annum with a minimum of KES 30,000</p> <p>Clients to provide standard required KYC for opening the account</p> <p>No cash deposits only transfers to the account</p> <p>Client to adhere to market regulations</p>
Fees and charges	<ol style="list-style-type: none"> <li>1. Safe-keeping/Custody Fee Charge: <ul style="list-style-type: none"> <li>● 0.1% of assets under custody per annum: a minimum of Kes 30,000 per annum.</li> <li>● The fee will be charged and payable monthly in arrears and is subject to VAT and excise duty.</li> </ul> </li> <li>2. Transaction Fees: <ul style="list-style-type: none"> <li>● These fees are charged upon execution of transactions and are subject to excise duty. Include Rtgs, Efts, TTs as per banks tariff.</li> </ul> </li> </ol> <p>Safekeeping of Documents: Kes 2,500 per document per annum.</p>
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> <li>● Completed, signed and witnessed custody agreement</li> <li>● Completed Account opening form</li> <li>● Completed Next of Kin form</li> <li>● National ID, Passport or Alien ID</li> <li>● 2 Passport size photos</li> <li>● KRA PIN</li> <li>● Utility bill or current bank statements</li> <li>● Proof of source of funds</li> </ul> <p>In addition, for foreigners:</p> <ul style="list-style-type: none"> <li>● Signed FATCA or CRS forms (Kenyans living abroad and foreigners)</li> <li>● Visa, Work Permit, Alien Cert (foreign nationals)</li> </ul>

Disclaimers	<ul style="list-style-type: none"><li>● Custody fee charge does not include registration fees, stamp duties, other applicable taxes and commission charged by stockbrokers and any other outside agent.</li><li>● Custodian bank account is free of all ledger charges.</li><li>● Interest paid on custodian account at a rate negotiated by client/fund manager.</li><li>● Transaction fee charged on purchase or sale of investment only and third party payments.</li></ul>
Enquiry procedure	<p>In case of any enquiries you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"><li>● Phone: +254 709 800 000 +254 730 175 000</li><li>● WhatsApp: +254 773 758 196</li><li>● Email: <a href="mailto:atyourservice@smbank.co.ke">atyourservice@smbank.co.ke</a></li><li>● Twitter: sbmbankkenya</li><li>● Facebook: sbmbankkenya</li></ul>



## Key Facts Document: Personal Loan

This document sets out specific key facts you need to know regarding **SBM Personal Loan**. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures.

Description	These are unsecured personal loans for salaried clients where salary is used to gauge debt service capability.
Key features & Benefits	<ul style="list-style-type: none"> <li>• Flexible repayment terms</li> <li>• Competitive interest rates.</li> <li>• Quick turnaround time</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Confirmed permanent employee with a monthly income</li> <li>• Minimum Net income is Kes 15,000/-</li> <li>• Salaried employees who receive their salaries through SBM Bank for at least 3 months.</li> <li>• No unauthorized overdrawn positions.</li> <li>• No unpaid items.</li> <li>• DIR 50% maximum of net pay.</li> <li>• Maximum tenor depending on MOU.</li> <li>• Lending against check off</li> <li>• Maximum qualifying amount is Kshs. 5M</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Processing commission of 2% collected upfront.</li> <li>• Interest charged is CBR + 4%</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Must be an SBM bank customer</li> <li>• Salary must be sighted for the last six months in SBM Bank account.</li> </ul>
Process information	Filled and duly signed application forms
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest payable is subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation.</li> </ul>
Enquiry procedure	<p>In case of any enquiries you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> <li>• Phone: +254 709 800 000 +254 730 175 000</li> <li>• WhatsApp: +254 773 758 196</li> <li>• Email: <a href="mailto:atyourservice@smbank.co.ke">atyourservice@smbank.co.ke</a></li> <li>• Twitter: sbmbankkenya</li> <li>• Facebook: sbmbankkenya</li> </ul>





## Key Facts Document: Asset Finance

This document sets out specific key facts you need to know regarding **SBM auto loan**. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures.

Description	The product allows consumers to own movable long-term assets e.g. vehicles where the bank pays the dealer or manufacturer in lump sum while allowing clients to pay in installments.
Key features & Benefits	<ul style="list-style-type: none"> <li>• Lower rates for existing clients</li> <li>• Competitive interest rates</li> <li>• Quick turnaround time</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Minimum net pay Kes 15,000</li> <li>• Max loan amount Kes 5,000,000</li> <li>• Consistent turnovers for minimum 12 months.</li> <li>• Maximum tenure of 60 months for new vehicles</li> <li>• Maximum tenure of 48 months for used vehicles</li> <li>• For used vehicles, the age of the vehicle should not exceed 7 years.</li> <li>• The customer contributes a portion of the purchase price (a minimum of 70% for used and 10% for new vehicles).</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Interest charged is CBR + 4% calculated on reducing balance</li> <li>• Processing fees of 3%</li> <li>• Credit Life on principal – 0.35%</li> </ul>
Process Information	<ul style="list-style-type: none"> <li>• Duly filled application form.</li> <li>• Current valuation of the asset to be purchased.</li> <li>• Joint Registration of the assets between the bank and the individual/entity.</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Must be an SBM Bank customer</li> <li>• Not negatively listed on CRB</li> <li>• Sale Vehicle and Asset Finance Agreement.</li> <li>• Logbook in joint names and</li> <li>• Three signed in blank transfer form.</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest payable is subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation.</li> </ul>
Enquiry procedure	In case of any enquiries you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:

- |  |  |
|--|--|
|  | <ul style="list-style-type: none"><li>• Phone: +254 709 800 000 +254 730 175 000</li><li>• WhatsApp: +254 773 758 196</li><li>• Email: <a href="mailto:atyourservice@smbank.co.ke">atyourservice@smbank.co.ke</a></li><li>• Twitter: sbmbankkenya</li><li>• Facebook: sbmbankkenya</li></ul> |
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## Key Facts Document: Insurance Premium Financing

This document sets out specific key facts you need to know regarding **SBM auto loan**. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures.

Description	Insurance Premium Financing is a loan product designed to finance payment of non-life insurance premium due, to an insurance company from the insured
Key features & Benefits	<ul style="list-style-type: none"> <li>• These are secured by a guarantee from the insurance company hence no further collateral is required.</li> <li>• Lower rates for existing clients</li> <li>• Competitive interest rates</li> <li>• Quick turnaround time</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Maximum tenure of 10 months.</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Interest charged is CBR + 4% calculated on reducing balance</li> </ul>
Process Information	<ul style="list-style-type: none"> <li>• A duly executed IPF Forms must be signed by the customer and the underwriter and stamped by the underwriter.</li> <li>• Current valuation of the asset to be purchased.</li> <li>• Joint Registration of the assets between the bank and the individual/entity.</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Must be an SBM Bank customer</li> <li>• Not negatively listed on CRB</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest payable is subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation.</li> </ul>
Enquiry procedure	<p>In case of any enquiries you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> <li>• Phone: +254 709 800 000 +254 730 175 000</li> <li>• WhatsApp: +254 773 758 196</li> <li>• Email: <a href="mailto:atyourservice@smbank.co.ke">atyourservice@smbank.co.ke</a></li> <li>• Twitter: sbmbankkenya</li> <li>• Facebook: sbmbankkenya</li> </ul>



## Key Facts Document: Overdraft

This document sets out specific key facts you need to know regarding **SBM overdraft**. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures.

Description	These are advanced to clients to meet working capital requirements and urgent cash flow needs. They are disbursed as limits marked on the client's account that allows the client to withdrawn more money than they have in the account up to a specified negative balance (limit).
Key features & Benefits	<ul style="list-style-type: none"> <li>• Interest is calculated based on the amount accessed by the applicant.</li> <li>• Competitive interest rates</li> <li>• Quick turnaround time</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Interest rate pricing for Kenya Shilling denominated facilities should be linked to the Central Bank Reference rate while that of US \$ denominated facilities should be linked to the 3 month LIBOR.</li> <li>• Processing Fees of 3%</li> <li>• Credit Life on principal at 0.35%</li> </ul>
Collateral	<ul style="list-style-type: none"> <li>• The collateral to be obtained should be as per the list of acceptable collateral and discounted accordingly</li> </ul>
Process information	<ul style="list-style-type: none"> <li>• Duly filled and signed application form.</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Maximum qualifiable amount is 50% of average annual turnovers</li> <li>• Account should not have unauthorized overdrawn positions or unpaid items over the last six months</li> <li>• Maximum tenure is 12 months</li> <li>• Not negatively listed on CRB</li> <li>• Facility should not fall under the banks list of prohibited business</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Must be an SBM Bank customer</li> <li>• Account must have operated for at least six months at SBM Bank</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest payable is subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation.</li> </ul>
Enquiry procedure	<p>In case of any enquiries you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> <li>• Phone: +254 709 800 000 +254 730 175 000</li> <li>• WhatsApp: +254 773 758 196</li> <li>• Email: <a href="mailto:atyourservice@smbank.co.ke">atyourservice@smbank.co.ke</a></li> <li>• Twitter: sbmbankkenya</li> <li>• Facebook: sbmbankkenya</li> </ul>



## Key Facts Document: Term Loan

This document sets out specific key facts you need to know regarding **SBM Term Loan**. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures.

Description	These are term facilities with fixed regular repayment installments normally on a monthly basis, but may be quarterly, half yearly or even annually depending on the cash flows of the borrowing entity. They are used to finance acquisition of assets or working capital.
Key features & Benefits	<ul style="list-style-type: none"> <li>• The tenure may be short term, for working capital facilities, or medium to long term depending on purpose and nature of business.</li> <li>• Competitive interest rates</li> <li>• Quick turnaround time</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Interest rate pricing for Kenya Shilling denominated facilities is linked to the Central Bank Reference rate while that of FCY denominated facilities are linked to the 3 month LIBOR.</li> <li>• Processing Fees of 3%</li> <li>• Credit Life on principal at 0.35%</li> </ul>
Collateral	<ul style="list-style-type: none"> <li>• The collateral to be obtained should be as per the list of acceptable collateral and discounted accordingly</li> </ul>
Process information	<ul style="list-style-type: none"> <li>• Duly filled and signed application form.</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Account should not have unauthorized overdrawn positions or unpaid items over the last six months</li> <li>• Maximum tenure for retail and SME Loans should be 5 years.</li> <li>• Not negatively listed on CRB</li> <li>• Facility should not fall under the banks list of prohibited business</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Must be an SBM Bank customer</li> <li>• Account must have operated for at least six months at SBM Bank</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest payable is subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation.</li> </ul>
Enquiry procedure	<p>In case of any enquiries you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> <li>• Phone: +254 709 800 000 +254 730 175 000</li> <li>• WhatsApp: +254 773 758 196</li> <li>• Email: <a href="mailto:atyourservice@smbank.co.ke">atyourservice@smbank.co.ke</a></li> <li>• Twitter: sbmbankkenya</li> <li>• Facebook: sbmbankkenya</li> </ul>



## Key Facts Document: Structured Term Loan

This document sets out specific key facts you need to know regarding **SBM Structured Term Loan**. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures.

Description	These are loans advanced for customers for a specific undertaking e.g. to facilitate development of residential or commercial properties.
Key features & Benefits	<ul style="list-style-type: none"> <li>• The loan repayment is structured in line with the project cash flows and may including a period of moratorium on principal loan repayments before project cash flows are realized.</li> <li>• Competitive interest rates</li> <li>• Quick turnaround time</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Interest rate pricing for Kenya Shilling denominated facilities is linked to the Central Bank Reference rate while that of FCY denominated facilities is linked to the 3 month LIBOR.</li> <li>• Processing Fees of 3%</li> <li>• Credit Life on principal at 0.35%</li> </ul>
Collateral	<ul style="list-style-type: none"> <li>• The collateral to be obtained should be as per the list of acceptable collateral and discounted accordingly</li> </ul>
Process information	<ul style="list-style-type: none"> <li>• Customer on-boarding standards should be observed</li> <li>• Duly filled and signed application form.</li> <li>• Appropriate documentation e.g. county approvals, engineers certificates, BQs etc. to be provided</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Owners contribution where necessary to be sighted/determined.</li> <li>• Feasibility study report where applicable to be obtained.</li> <li>• Account should not have unauthorized overdrawn positions or unpaid items over the last six months</li> <li>• Maximum tenure of 7 years.</li> <li>• Not negatively listed on CRB</li> <li>• Facility should not fall under the banks list of prohibited business</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Must be an SBM Bank customer</li> <li>• Account must have operated for at least six months at SBM Bank</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest payable is subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation.</li> </ul>
Enquiry procedure	<p>In case of any enquiries you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> <li>• Phone: +254 709 800 000 +254 730 175 000</li> <li>• WhatsApp: +254 773 758 196</li> <li>• Email: <a href="mailto:atyourservice@smbank.co.ke">atyourservice@smbank.co.ke</a></li> <li>• Twitter: sbmbankkenya</li> <li>• Facebook: sbmbankkenya</li> </ul>



## Key Facts Document: Crop Loan

This document sets out specific key facts you need to know regarding **SBM Crop Loan**. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures.

Description	These are structured loans under existing schemes arranged by the bank with crop marketing companies. The targeted customers are farmers under Memorandum of Understanding (MOUs) with the crop purchasing companies.
Key features & Benefits	<ul style="list-style-type: none"> <li>• Purpose is to finance purchase of farm inputs.</li> <li>• Principal + Interest to be repaid in bullet.</li> <li>• Competitive interest rates</li> <li>• Quick turnaround time</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Competitive interest rates</li> <li>• Processing Fees of 3%</li> <li>• Credit Life on principal at 0.35%</li> </ul>
Collateral	<ul style="list-style-type: none"> <li>• The collateral to be obtained should be as per the list of acceptable collateral and discounted accordingly</li> </ul>
Process information	<ul style="list-style-type: none"> <li>• Customer on-boarding standards should be observed</li> <li>• Duly filled and signed application form.</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Undertaking from the marketing company to route payments through a Loan repayment account at SBM bank.</li> <li>• Farmers must have adequate experience.</li> <li>• Account should not have unauthorized overdrawn positions or unpaid items over the last six months</li> <li>• Maximum tenure of 10 Months.</li> <li>• Not negatively listed on CRB</li> <li>• Facility should not fall under the banks list of prohibited business</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Must be an SBM Bank customer</li> <li>• Account must have operated for at least six months at SBM Bank</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest payable is subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation.</li> </ul>
Enquiry procedure	<p>In case of any enquiries you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> <li>• Phone: +254 709 800 000 +254 730 175 000</li> <li>• WhatsApp: +254 773 758 196</li> <li>• Email: <a href="mailto:atyourservice@smbank.co.ke">atyourservice@smbank.co.ke</a></li> <li>• Twitter: sbmbankkenya</li> <li>• Facebook: sbmbankkenya</li> </ul>



## Key Facts Document: Invoice Discounting/Local Purchase Order/Contract Financing

This document sets out specific key facts you need to know regarding **Invoice Discounting/Local Purchase Order/Contract Financing**. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures.

Description	<p>These are working capital facilities that may be used in place of overdrafts. They enable controlled use of funds.</p> <p>a) <b>Invoice discounting</b> - a product meant for customers in the supplies sector by using a company's unpaid accounts receivable.</p> <p>b) <b>Local Purchase Order (LPO)</b> enables clients to receive funds and facilitate supplies awaiting payments from counter parties.</p> <p>c) <b>Contract Financing</b> enable clients to access funds to perform contracts. This is mostly for clients in construction industry.</p>
Key features & Benefits	<ul style="list-style-type: none"> <li>• Competitive interest rates</li> <li>• Quick turnaround time</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• Competitive interest rates</li> <li>• Processing Fees of 3%</li> <li>• Credit Life on principal at 0.35%</li> </ul>
Collateral	<ul style="list-style-type: none"> <li>• The collateral to be obtained should be as per the list of acceptable collateral and discounted accordingly</li> </ul>
Process information	<ul style="list-style-type: none"> <li>• Customer on-boarding standards should be observed</li> <li>• Duly filled and signed application form.</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Undertaking from the counterparties to route payments through a Loan repayment account at SBM bank.</li> <li>• Qualifying clients should have at least two other running contracts and have relevant experience of having completed 5 other such projects/ contracts.</li> <li>• Account should not have unauthorized overdrawn positions or unpaid items over the last six months</li> <li>• Maximum tenure of the line is 12 Months.</li> <li>• Not negatively listed on CRB</li> <li>• Facility should not fall under the banks list of prohibited business</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Must be an SBM Bank customer</li> <li>• Account must have operated for at least six months at SBM Bank</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest payable is subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation.</li> </ul>
Enquiry procedure	<p>In case of any enquiries you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> <li>• Phone: +254 709 800 000 +254 730 175 000</li> <li>• WhatsApp: +254 773 758 196</li> <li>• Email: <a href="mailto:atyourservice@smbank.co.ke">atyourservice@smbank.co.ke</a></li> <li>• Twitter: sbmbankkenya</li> <li>• Facebook: sbmbankkenya</li> </ul>





## Key Facts Document: Credit Cards

This document sets out specific key facts you need to know regarding **SBM Credit card**. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures.

Description	<p>This product allows the cardholder to make payments at merchants or draw cash in advance at any visa branded ATM or POS. SBM Bank Credit cards are products are targeted at the following.</p> <ul style="list-style-type: none"> <li>• Self-employed Individuals with regular income.</li> <li>• Registered businesses – sole proprietorships, Partnerships and companies.</li> <li>• Salaried employees of reputable organizations.</li> </ul>
Key features & Benefits	<ul style="list-style-type: none"> <li>• Up to 50 days interest free credit on your purchases</li> <li>• Flexible repayment options for as low as 10% of your outstanding bill</li> <li>• Up to 50% of your credit limit in cash from any ATM displaying a VISA logo</li> <li>• Free SMS alerts</li> <li>• Free e-statements</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• For salaried individuals, maximum qualifying limit is KES 2.5 Million</li> <li>• For businesses, maximum qualifying limit is KES 500,000/-</li> <li>• 6 months minimum banking period with SBM Bank.</li> <li>• DIR 50% maximum of net pay for walk-ins and 67% for scheme and High Net Worth.</li> <li>• For non-salaried limit allocation depending on account turnovers. Minimum turnovers of KES 500,000/-</li> <li>• Minimum Net income for salaried is KES 50,000/-</li> </ul>
Fees and charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> <li>• Joining Fee Free</li> <li>• Annual Fees KES. 3000</li> <li>• Card Replacement Fee KES. 1000 Per card</li> <li>• PIN Replacement KES. 500 Per PIN</li> <li>• Cash Advance Fees 6.00% Per Withdrawal</li> <li>• Over Limit Fees KES. 1000 Per Limit Excess</li> <li>• Late Payment Fees KES. 1000 Per Month</li> <li>• Interest as per CBK rate</li> <li>• Supplementary Card KES. 2000 Per Card</li> </ul>
Process Information	<ul style="list-style-type: none"> <li>• Duly filled and signed application form</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Salaried customers/ individuals with regular income</li> <li>• 1 month latest pay slip (provide 2 if salary differs from bank statement)</li> <li>• Copy of ID</li> <li>• Latest 3 months bank statements original/certified copies</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Interest payable is subject to review depending on market forces</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation.</li> </ul>

Enquiry procedure	<p>In case of any enquiries you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"><li>• Phone: +254 709 800 000 +254 730 175 000</li><li>• WhatsApp: +254 773 758 196</li><li>• Email: <a href="mailto:atyourservice@smbank.co.ke">atyourservice@smbank.co.ke</a></li><li>• Twitter: sbmbankkenya</li><li>• Facebook: sbmbankkenya</li></ul>
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## Key Facts Document: SBM Bank Debit Cards

This document sets out specific key facts you need to know regarding **SBM Bank Debit Card**. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures.

Description	<p>Card issued by a bank to access cash available in their bank account. Customer must hold a bank account with the SBM Bank.</p> <p>This product allows the cardholder to make payments at merchants accepting visa or Union pay payments or draw cash at any visa/Union Pay branded ATM or Point of Sale.</p>
Key features & Benefits	<ul style="list-style-type: none"> <li>• Available in VISA and UnionPay Schemes</li> <li>• Convenience in customers everyday transactions</li> <li>• Cards are acceptable in over 150 countries world wide</li> <li>• Cards are more secure than carrying cash around</li> <li>• Free SMS alerts</li> </ul>
Fees and Charges	<ul style="list-style-type: none"> <li>• First Debit Card is Free.</li> <li>• Replacement/Renewal fee – Kes 500/-</li> <li>• Withdrawal fees as per the bank tariff guide</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Card holder must hold an account with SBM bank.</li> </ul>
Process Information	<ul style="list-style-type: none"> <li>• Duly filled and signed application form</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Must be an SBM Bank account holder</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation.</li> </ul>
Enquiry procedure	<p>In case of any enquiries you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> <li>• Phone: +254 709 800 000 +254 730 175 000</li> <li>• WhatsApp: +254 773 758 196</li> <li>• Email: <a href="mailto:atyourservice@smbank.co.ke">atyourservice@smbank.co.ke</a></li> <li>• Twitter: sbmbankkenya</li> <li>• Facebook: sbmbankkenya</li> </ul>



## Key Facts Document: SBM Bank Prepaid Cards

This document sets out specific key facts you need to know regarding **SBM Bank Prepaid Card**. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures.

Description	<p>Card issued by the bank to that allows customers to deposit/ load funds directly to the card for use.</p> <p>This product allows the cardholder to make payments at merchants accepting Visa or Union pay payments or draw cash at any Visa/Union Pay branded ATM or Point of Sale.</p>
Key features & Benefits	<ul style="list-style-type: none"> <li>• Available in Dollar and Kenya Shilling</li> <li>• Convenience in customers everyday transactions</li> <li>• Cards are acceptable in over 150 countries world wide</li> <li>• Cards are more secure than carrying cash around</li> <li>• Free SMS alerts</li> </ul>
Fees and charges	<p>All fees and charges are subject to 20% excise duty:</p> <p>Issuance and Replacement</p> <ul style="list-style-type: none"> <li>• VISA Card Issuance fees - USD 3</li> <li>• If initial load of USD 22 is made, the card issuance fee is waived.</li> <li>• VISA Card Replacement fees – Kes 1000/- or USD 10/-</li> <li>• Union Pay Card Issuance fees – Kes 300/-</li> <li>• If initial load of Kes 2500/- is made, the card issuance fee is waived.</li> <li>• Union Pay Card Replacement fees – Kes 500/-</li> </ul>
Process information	<ul style="list-style-type: none"> <li>• Duly filled and signed application form</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Customer does not need to hold a bank account.</li> </ul>
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> <li>• Completed Account opening form</li> <li>• National ID, Passport or Alien ID</li> <li>• 2 Passport size photos</li> <li>• Indication of next of Kin</li> <li>• Utility bill</li> </ul> <p>In addition for foreigners:</p> <ul style="list-style-type: none"> <li>• Signed FATCA or CRS forms (Kenyans living abroad and foreigners)</li> <li>• Visa, Work Permit, Alien Cert (foreign nationals)</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation.</li> </ul>
Enquiry procedure	<p>In case of any enquiries you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> <li>• Phone: +254 709 800 000 +254 730 175 000</li> <li>• WhatsApp: +254 773 758 196</li> <li>• Email: <a href="mailto:atyourservice@smbbank.co.ke">atyourservice@smbbank.co.ke</a></li> <li>• Twitter: sbmbankkenya</li> <li>• Facebook: sbmbankkenya</li> </ul>



## Key Facts Document: Guarantee & Bonds

This document sets out specific key facts you need to know regarding **SBM Guarantees and Bonds**. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures.

Description	<ul style="list-style-type: none"> <li>The bank guarantee means a lending institution ensures that the liabilities of a debtor will be met.</li> </ul>
Key features & Benefits	<ul style="list-style-type: none"> <li>The facility targets individuals and businesses that are looking to tender for or do business which you might have previously considered out of reach, they can improve the terms of your tenders and they can help you negotiate better terms on contracts.</li> <li>Bank guarantees protect both parties in a contractual agreement from credit risk</li> </ul>
Fees and charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> <li>Issue of bonds and bank guarantees</li> <li>Bid bonds 1% Flat with min charge of KES 5,000</li> <li>Performance Bond 1% per quarter min KES 5,000</li> <li>Advance Payment Guarantee 1% per quarter min KES 5,000</li> <li>Immigration/Customs/Insurance/ Transit Guarantee 1% per quarter min KES 5,000</li> <li>Payment/Financial/Demand Guarantees 1% per quarter min KES 5,000</li> <li>Cancellation of Uncollected Guarantees KES 5,000</li> <li>Amendment fee KES 1,000</li> </ul>
Terms	<ul style="list-style-type: none"> <li>As per customer requirements</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>Account must have operated for at least six months at SBM Bank</li> <li>Not negatively listed on CRB</li> </ul>
Process information	<ul style="list-style-type: none"> <li>Filled and duly signed application forms</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>Charges indicated on the products are subject to review by the Bank</li> <li>Changes in the industry could lead to amendments in the operation of certain products</li> <li>Additional regulations in the industry could lead to the Bank requesting for additional documentation.</li> </ul>
Complaint procedure	<p>In case of any enquiries you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> <li>Phone: +254 709 800 000 +254 730 175 000</li> <li>WhatsApp: +254 773 758 196</li> <li>Email: <a href="mailto:atyourservice@smbank.co.ke">atyourservice@smbank.co.ke</a></li> <li>Twitter: sbmbankkenya</li> <li>Facebook: sbmbankkenya</li> </ul>



## Key Facts Document: Letters of Credit

This document sets out specific key facts you need to know regarding **SBM Letters of Credit**. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures.

Description	A letter issued by a bank to another bank (especially one in a different country) to serve as a guarantee for payments made to a specified person under specified conditions
Key features & Benefits	<ul style="list-style-type: none"> <li>Your supplier (Both Local or overseas) may require you to provide an irrevocable letter of credit in their favor to secure a trade transaction. Our network of correspondent banks enables us issue Letters of Credit to beneficiaries in virtually all countries worldwide and in all freely convertible currencies.</li> </ul>
Fees and charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> <li>Letter of Credit Opening</li> <li>Corporates 0.5 % for per quarter minimum KES 3000</li> <li>MSMEs 1.0 % for per quarter minimum KES 3000</li> <li>L/C Amendment Commission KES 2000 flat</li> <li>L/C Acceptance Commission 0.5% per quarter minimum KES 3000</li> <li>Settlement Commission 0.25% minimum KES 3000</li> <li>Shipping Guarantee 0.5 % for per quarter minimum KES 2000</li> <li>Endorsement Fees on bills of lading/airway bills made to the order of SBM Bank KES 3000</li> <li>Closure of unutilized Letters of Credit KES. 5,000</li> <li>Documents Examination KES 3,000</li> <li>SWIFT Charges KES 2000</li> </ul>
Terms	<ul style="list-style-type: none"> <li>As per customer requirements</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>Account must have operated for at least six months at SBM Bank</li> <li>Not negatively listed on CRB</li> </ul>
Process information	<ul style="list-style-type: none"> <li>Filled and duly signed application forms</li> </ul>
Disclosures	<ul style="list-style-type: none"> <li>Charges indicated on the products are subject to review by the Bank</li> <li>Changes in the industry could lead to amendments in the operation of certain products</li> <li>Additional regulations in the industry could lead to the Bank requesting for additional documentation.</li> </ul>
Complaint procedure	<p>In case of any enquiries you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> <li>Phone: +254 709 800 000 +254 730 175 000</li> <li>WhatsApp: +254 773 758 196</li> <li>Email: <a href="mailto:atyourservice@sbmbank.co.ke">atyourservice@sbmbank.co.ke</a></li> <li>Twitter: sbmbankkenya</li> <li>Facebook: sbmbankkenya</li> </ul>



## Key Facts Document: Telegraphic Transfers (TT)

This document sets out specific key facts you need to know regarding **SBM Bank Telegraphic Transfers**. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures.

Description	A telegraphic transfer (TT) is an electronic method of transferring funds utilized primarily for overseas wire transactions. It can be used by both individual and non-individual customers.
Key features & Benefits	<ul style="list-style-type: none"> <li>• This can be done at a branch or by internet banking.</li> <li>• As it is the faster way of transferring money, chances of getting affected by exchange rate fluctuations are low.</li> <li>• Convenient way of transferring funds overseas.</li> <li>• Competitive forex exchange rates</li> <li>• Quick turnaround time</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• The funds must be sent through an SBM bank account</li> </ul>
Fees and charges	<ul style="list-style-type: none"> <li>• All fees and charges are subject to 20% excise duty:</li> <li>• Outgoing Telegraphic Transfers - KES SWIFT 1500</li> </ul>
Process Information	<ul style="list-style-type: none"> <li>• Dully filled application forms.</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Must be an SBM Bank customer</li> <li>• Supporting documents for amounts above KES 1 Million.</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation.</li> </ul>
Complaint procedure	<p>In case of any enquiries you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> <li>• Phone: +254 709 800 000 +254 730 175 000</li> <li>• WhatsApp: +254 773 758 196</li> <li>• Email: <a href="mailto:atyourservice@smbank.co.ke">atyourservice@smbank.co.ke</a></li> <li>• Twitter: sbmbankkenya</li> <li>• Facebook: sbmbankkenya</li> </ul>



## Key Facts Document: Real Time Gross Settlement (RTGS)

This document sets out specific key facts you need to know regarding **SBM Bank RTGS**. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures.

Description	A telegraphic transfer (TT) is an electronic method of transferring funds utilized primarily for local wire transactions. It can be used by both individual and non-individual customers
Key features & Benefits	<ul style="list-style-type: none"> <li>• This can be done at a branch or by internet banking.</li> <li>• Competitive forex exchange rates</li> <li>• Quick turnaround time</li> </ul>
Fees and charges	<ul style="list-style-type: none"> <li>• All fees and charges are subject to 20% excise duty:</li> <li>• Outgoing RTGS transfers (USD, KES, GBP, EUR, TZS, UGX, RWF) - KES 500 per item</li> </ul>
Terms	<ul style="list-style-type: none"> <li>• Funds are sent the same day if instructions are submitted before 2.30pm</li> </ul>
Process Information	<ul style="list-style-type: none"> <li>• Duly filled application forms.</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>• Must be an SBM bank customer</li> <li>• Supporting documents for amounts above KES 1 Million.</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>• Charges indicated on the products are subject to review by the Bank</li> <li>• Changes in the industry could lead to amendments in the operation of certain products</li> <li>• Additional regulations in the industry could lead to the Bank requesting for additional documentation.</li> </ul>
Complaint procedure	<p>In case of any enquiries you may visit your branch or reach out to the SBM Contact Centre which is open 24/7 365 days on the following contacts:</p> <ul style="list-style-type: none"> <li>• Phone: +254 709 800 000 +254 730 175 000</li> <li>• WhatsApp: +254 773 758 196</li> <li>• Email: <a href="mailto:atyourservice@smbank.co.ke">atyourservice@smbank.co.ke</a></li> <li>• Twitter: sbmbankkenya</li> <li>• Facebook: sbmbankkenya</li> </ul>





## Key Facts Document: SBM Mfukoni Mobile Banking.

This document sets out specific key facts you need to know regarding **SBM Bank Mfukoni**. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures.

Description	<p>SBM Bank's secure Mobile Banking application that gives you 24hrs control of your bank account. This can be accessed by:</p> <ul style="list-style-type: none"> <li>✓ Downloading SBM Mfukoni App</li> <li>✓ Dialling *275#</li> </ul>
Key features & Benefits	<ul style="list-style-type: none"> <li>● Funds transfers</li> <li>● Standing orders setup.</li> <li>● Account to M-PESA transfers (self and to others)</li> <li>● View, download and print for free statements</li> <li>● Loan request</li> <li>● Credit card and debit card request</li> <li>● Cheque status, cheque book request</li> <li>● Request for bankers cheque</li> <li>● Mfukoni online application can be through Mfukoni mobile.</li> </ul>
Fees and charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> <li>● Mfukoni (MPESA to Bank Account) - Free</li> <li>● Mfukoni (Account E-Statements Service) - Free</li> <li>● Mfukoni (Funds Transfer) <ul style="list-style-type: none"> <li>✓ SBM Account to SBM Account free SBM to Local Bank (RTGS) KES 500 per transaction</li> <li>✓ SBM to Local Bank (EFT) KES 150 per transaction</li> <li>✓ SBM to International Bank KES 1,500 per transaction</li> </ul> </li> </ul>
Process information	<ul style="list-style-type: none"> <li>● Duly filled application forms.</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>● Supporting documents for amounts above KES 1 Million.</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>● Charges indicated on the products are subject to review by the Bank</li> <li>● Changes in the industry could lead to amendments in the operation of certain products</li> <li>● Additional regulations in the industry could lead to the Bank requesting for additional documentation.</li> </ul>
Complaint procedure	<p>In case of any complaints you may visit your branch or reach the contact center between 7:00am and 10:00pm weekdays and 8:00am 3:00pm weekends on the following contacts:</p> <ul style="list-style-type: none"> <li>● Phone: +254 709 800 000 +254 730 175 000</li> <li>● Whatsapp: +254 773 758 196</li> <li>● Email: <a href="mailto:atyourservice@smbank.co.ke">atyourservice@smbank.co.ke</a></li> <li>● Twitter: <a href="https://twitter.com/smbankkenya">smbankkenya</a></li> <li>● Facebook: <a href="https://facebook.com/smbankkenya">smbankkenya</a></li> </ul>

## Key Facts Document: SBM Mfukoni Online Banking.

This document sets out specific key facts you need to know regarding **SBM Bank Mfukoni**. Please read it in conjunction with our Products specific General terms and Conditions, the tariff Guide and product brochures.

Description	<p>SBM Bank's secure Mobile Banking application that gives you 24hrs control of your bank account. This can be accessed by:</p> <ul style="list-style-type: none"> <li>✓ SBM Bank's secure online banking platform can be accessed by logging in into <a href="http://www.sbmbank.co.ke/onlinebanking">www.sbmbank.co.ke/onlinebanking</a></li> </ul>
Key features & Benefits	<ul style="list-style-type: none"> <li>● Funds transfers</li> <li>● Corporate bulk EFT's transfer</li> <li>● Standing orders setup.</li> <li>● View, download and print for free statements</li> <li>● Loan request</li> <li>● Credit card and debit card request</li> <li>● Cheque status, cheque book request,</li> <li>● Request for bankers cheque</li> </ul>
Fees and charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> <li>● Mfukoni (MPESA to Bank Account) - Free</li> <li>● Mfukoni (Account E-Statements Service) - Free</li> <li>● Mfukoni (Funds Transfer) <ul style="list-style-type: none"> <li>✓ SBM Account to SBM Account free SBM to Local Bank (RTGS) KES 500 per transaction</li> <li>✓ SBM to Local Bank (EFT) KES 150 per transaction</li> <li>✓ SBM to International Bank KES 1,500 per transaction</li> </ul> </li> </ul>
Process information	<ul style="list-style-type: none"> <li>● Duly filled application forms.</li> </ul>
Requirements	<ul style="list-style-type: none"> <li>● Supporting documents for amounts above KES 1 Million.</li> </ul>
Disclaimers	<ul style="list-style-type: none"> <li>● Charges indicated on the products are subject to review by the Bank</li> <li>● Changes in the industry could lead to amendments in the operation of certain products</li> <li>● Additional regulations in the industry could lead to the Bank requesting for additional documentation.</li> </ul>
Complaint procedure	<p>In case of any complaints you may visit your branch or reach the contact center between 7:00am and 10:00pm weekdays and 8:00am 3:00pm weekends on the following contacts:</p> <ul style="list-style-type: none"> <li>● Phone: +254 709 800 000 +254 730 175 000</li> <li>● Whatsapp: +254 773 758 196</li> <li>● Email: <a href="mailto:atyourservice@sbmbank.co.ke">atyourservice@sbmbank.co.ke</a></li> <li>● Twitter: <a href="https://twitter.com/sbmbankkenya">sbmbankkenya</a></li> <li>● Facebook: <a href="https://facebook.com/sbmbankkenya">sbmbankkenya</a></li> </ul>