



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 product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	Jivunie Current 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"> • Initial Debit Card issuance - free • Available in all major currencies: KES, USD, GBP, EUR • Seamless “Branchless banking” experience through alternative channels: ATM’s, POS, Mfukoni Mobile and Online banking and Agency banking • Access to multiple money transfer channels such as Telegraphic Transfers (TTs), Real Time Gross Settlement (RTGS), MoneyGram, Transfast, Zoom, Mukuru and Xpress Money.
Terms	<ul style="list-style-type: none"> • Charges per transaction
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> • Debit Card replacement Kes. 500.00 • Standing Order Kes. 300.00 • Bankers Cheque Kes. 400.00 • Counter Withdrawal Kes. 200.00
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Completed Account opening form • Kenyan National ID, Passport or Alien ID • 2 Passport size photos • KRA PIN • Indication of next of Kin • Utility bill • Proof of source of funds <p>In addition for foreigners:</p> <ul style="list-style-type: none"> • Signed FATCA (Kenyans living in US and US Citizens) or CRS forms (Kenyans living abroad and foreigners) • Visa, Work Permit, Alien Certificate (foreign nationals) <p>N.B: FATCA – Foreign Account Tax Compliance Act CRS - Common Reporting Standard</p>
Process Information	<p>Deposit: available at all SBM Branches, SBM Paybill 552800 and Agency banking</p> <p>Withdrawal: available at all SBM branches, Mfukoni mobile/online banking, ATMs and Agency banking</p>
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the SBM Contact on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000/ +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: smbankkenya • Facebook: smbankkenya

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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 product 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 an interest earning individual account.
Key Features & Benefits	<ul style="list-style-type: none"> • NIL monthly ledger fees • Available in all major currencies: KES, USD, GBP, EUR • Interest credited quarterly • Seamless “Branchless banking” experience through alternative channels: ATM’s, POS, Mfukoni Mobile and Online banking and Agency banking • Access to multiple money transfer channels such as Telegraphic Transfers (TTs), Real Time Gross Settlement (RTGS), MoneyGram, Transfast, Zoom, Mukuru and Xpress Money.
Terms	<ul style="list-style-type: none"> • Minimum Opening Deposit Kes.2000 or FCY equivalent
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> • Standing Order Kes. 300.00 • Bankers Cheque Kes. 400.00 • Counter Withdrawal Kes. 200.00
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Completed Account opening form • Kenyan National ID, Passport or Alien ID • 2 Passport size photos • KRA PIN • Indication of next of Kin • Utility bill • Proof of source of funds <p>In addition for foreigners:</p> <ul style="list-style-type: none"> • Signed FATCA (Kenyans living in US and US Citizens) or CRS forms (Kenyans living abroad and foreigners) • Visa, Work Permit, Alien Certificate (foreign nationals)
Process Information	<p>Deposit: available at all SBM Branches, SBM Paybill 552800 and Agency banking</p> <p>Withdrawal: available at all SBM branches and Agency banking</p>
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Interest rate payable on savings account products are subject to review depending on market forces • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the SBM Contact on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000/ +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya

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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 product 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"> • NIL monthly ledger fees • Available in all major currencies: KES, USD, GBP, EUR • 1 free bankers cheque per quarter • Interest, credited quarterly • Seamless “Branchless banking” experience through alternative channels: ATM’s, POS, Mfukoni Mobile and Online banking and Agency banking • Access to multiple money transfer channels such as Telegraphic Transfers (TTs), Real Time Gross Settlement (RTGS), MoneyGram, Transfast, Zoom, Mukuru and Xpress Money.
Terms	<ul style="list-style-type: none"> • Minimum Opening Deposit Kes.2000 or FCY equivalent
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> • Standing Order Kes. 300.00 • Bankers Cheque Kes. 400.00 • Counter Withdrawal Kes. 200.00
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Original and Copy of Birth Certificate/Notification of Birth of child • Completed Account opening form • Kenyan National ID, Passport or Alien ID • 2 Passport size photos • KRA PIN • Indication of next of Kin • Utility bill • Proof of source of funds <p>In addition for foreigners:</p> <ul style="list-style-type: none"> • Signed FATCA (Kenyans living in US and US Citizens) or CRS forms (Kenyans living abroad and foreigners) • Visa, Work Permit, Alien Certificate (foreign nationals)
Process Information	<p>Deposit: available at all SBM Branches, SBM Paybill 552800 and Agency banking</p> <p>Withdrawal: available at all SBM branches, Mfukoni mobile/online banking, ATMs and Agency banking</p>
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Interest rate payable on savings account products are subject to review depending on market forces • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the SBM Contact on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000/ +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya

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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 product 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"> • Initial Debit Card issuance - free • Free SBM Bank ATM transactions • Access to cheque books. • Seamless “Branchless banking” experience though alternative channels: ATM’s, POS, Mfukoni Mobile and Online banking and Agency banking • Access to multiple money transfer channels such as Telegraphic Transfers (TTs), Real Time Gross Settlement (RTGS), MoneyGram, Transfast, Zoom, Mukuru and Xpress Money.
Terms	<ul style="list-style-type: none"> • Available in KES only
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> • Debit Card replacement Kes. 500.00 • Monthly ledger fee Kes. 99.00 • Standing Order Kes. 300.00 • Bankers Cheque Kes. 400.00 • Counter Withdrawal Kes. 200.00
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Completed Account opening form • Kenyan National ID, Passport or Alien ID • 2 Passport size photos • KRA PIN • Indication of next of Kin • Utility bill • Proof of source of funds <p>In addition for foreigners:</p> <ul style="list-style-type: none"> • Signed FATCA (Kenyans living in US and US Citizens) or CRS forms (Kenyans living abroad and foreigners) • Visa, Work Permit, Alien Certificate (foreign nationals)
Process Information	<p>Deposit: available at all SBM Branches, SBM Paybill 552800 and Agency banking</p> <p>Withdrawal: available at all SBM branches, Mfukoni mobile/online banking, ATMs and Agency banking</p>
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the SBM Contact on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000/ +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya

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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 product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	Aspire Plus Current Account is tailor made for individuals who have high volume transactions across all channels
Key Features & Benefits	<ul style="list-style-type: none"> • Initial Debit Card issuance - free • Free SBM Bank ATM transactions • One free Telegraphic Transfers (TTs) per month. • One free RTGS per month • Access to cheque books. • Seamless “Branchless banking” experience through alternative channels: ATM’s, POS, Mfukoni Mobile and Online banking and Agency banking • Access to multiple money transfer channels such as Telegraphic Transfers (TTs), Real Time Gross Settlement (RTGS), MoneyGram, Transfast, Zoom, Mukuru and Xpress Money.
Terms	<ul style="list-style-type: none"> • Available in KES only
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> • Debit Card replacement Kes. 500.00 • Monthly ledger fee Kes. 899.00 • Standing Order Kes. 300.00 • Bankers Cheque Kes. 400.00 • Counter Withdrawal Kes. 200.00
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Completed Account opening form • Kenyan National ID, Passport or Alien ID • 2 Passport size photos • KRA PIN • Indication of next of Kin • Utility bill • Proof of source of funds <p>In addition for foreigners:</p> <ul style="list-style-type: none"> • Signed FATCA (Kenyans living in US and US Citizens) or CRS forms (Kenyans living abroad and foreigners) • Visa, Work Permit, Alien Certificate (foreign nationals)
Process Information	<p>Deposit: available at all SBM Branches, SBM Paybill 552800 and Agency banking</p> <p>Withdrawal: available at all SBM branches, Mfukoni mobile/online banking, ATMs and Agency banking</p>
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the SBM Contact on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000/ +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya

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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 product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	Elite Current Account is a transactional account designed for individuals who have high volumes of transactions across all channels both locally and internationally.
Key Features & Benefits	<ul style="list-style-type: none"> • Initial Debit Card issuance - free • Free local SBM Bank ATM transactions • Free Telegraphic Transfers (TTs) • Free Real Time Gross Settlements (RTGS) • Free first cheque book • One local and one foreign Banker's Cheque per month • Seamless "Branchless banking" experience through alternative channels: ATM's, POS, Mfukoni Mobile and Online banking and Agency banking • Access to multiple money transfer channels such as Telegraphic Transfers (TTs), Real Time Gross Settlement (RTGS), MoneyGram, Transfast, Zoom, Mukuru and Xpress Money.
Terms	<ul style="list-style-type: none"> • Available in KES only
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> • Debit Card replacement Kes. 500.00 • Monthly Ledger fee Kes. 1899.00 • Standing Order Kes. 300.00 • Bankers Cheque Kes. 400.00 • Counter Withdrawal Kes. 200.00
Requirements	<p>To get an account, you will need the following:</p> <ul style="list-style-type: none"> • Completed Account opening form • Kenyan National ID, Passport or Alien ID • 2 Passport size photos • KRA PIN • Indication of next of Kin • Utility bill • Proof of source of funds <p>In addition for foreigners:</p> <ul style="list-style-type: none"> • Signed FATCA (Kenyans living in US and US Citizens) or CRS forms (Kenyans living abroad and foreigners) • Visa, Work Permit, Alien Certificate (foreign nationals)
Process Information	<p>Deposit: available at all SBM Branches, SBM Paybill 552800 and Agency banking</p> <p>Withdrawal: available at all SBM branches, Mfukoni mobile/online banking, ATMs and Agency banking</p>
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the SBM Contact on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000/ +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya

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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 product 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 and what you need, only when you need it.
Key Features & Benefits	<ul style="list-style-type: none"> • No minimum opening balance • No minimum operating balance • Available in all major currencies: KES, USD, GBP, EUR • Seamless “Branchless banking” experience through alternative channels: ATM’s, POS, Mfukoni Mobile and Online banking and Agency banking • Access to multiple money transfer channels such as Telegraphic Transfers (TTs), Real Time Gross Settlement (RTGS), MoneyGram, Transfast, Zoom, Mukuru and Xpress Money.
Terms	<ul style="list-style-type: none"> • Charges per transaction
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> • Debit Card issuance/ replacement Kes. 500.00 • Standing Order Kes. 300.00 • Bankers Cheque Kes. 400.00 • Counter Withdrawal Kes. 200.00
Requirements	<ul style="list-style-type: none"> • Original and copy of certificate of Incorporation/ Certificate of Registration • Compliance certificate issued by Registrar of Companies (for companies incorporated outside Kenya) • Original and copy of the Memorandum & Articles of Association/(CR1, CR2, CR8) • CR 12 (valid 90 days) or Annual returns • Latest audited financial statements • Sealed & duly signed Board of Directors Resolution to open an Account, A/C signatories & signing mandate • Company & Directors KRA PIN • Copy of Kenyan National ID /Passport of Directors & Signatories • Passport size colored photos for Director and account Signatories • Valid Business Permit • License from governing body (e.g. mining, IRA, SASRA etc.) • Fully completed and signed FATCA (Kenyans living in US and US Citizens) or CRS forms (Kenyans living abroad and foreigners) • Additional KYC may be required as per the nature of the institutions
Process Information	<p>Deposit: available at all SBM Branches, SBM Paybill 552800 and Agency banking</p> <p>Withdrawal: available at all SBM Branches, Mfukoni Online banking and Agency banking</p>
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the SBM Contact on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000/ +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya

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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 product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	The Plus Current Account is designed for enterprises with high volumes of transactions across all channels both locally and internationally.
Key Features & Benefits	<ul style="list-style-type: none"> No minimum opening balance No minimum operating balance Seamless “Branchless banking” experience through alternative channels: ATM’s, POS, Mfukoni Mobile and Online banking and Agency banking Access to multiple money transfer channels such as Telegraphic Transfers (TTs), Real Time Gross Settlement (RTGS), MoneyGram, Transfast, Zoom, Mukuru and Xpress Money.
Terms	<ul style="list-style-type: none"> Available in Kenya Shillings only
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> Debit Card issuance/replacement Kes. 500.00 Monthly ledger fee kes.350.00 Standing Order Kes. 300.00 Bankers Cheque Kes. 400.00 Counter Withdrawal Kes. 200.00 Per Transaction fee applied after 14 transactions Kes 25.00
Requirements	<ul style="list-style-type: none"> Original and copy of certificate of Incorporation/ Certificate of Registration Compliance certificate issued by Registrar of Companies (for companies incorporated outside Kenya) Original and copy of the Memorandum & Articles of Association/(CR1, CR2, CR8) CR 12 (valid 90 days) or Annual returns Latest audited financial statements Sealed & duly signed Board of Directors Resolution to open an Account, A/C signatories & signing mandate Company & Directors KRA PIN Copy of Kenyan National ID /Passport of Directors & Signatories Passport size colored photos for Director and account Signatories Valid Business Permit License from governing body (e.g. mining, IRA, SASRA etc.) Fully completed and signed FATCA (Kenyans living in US and US Citizens) or CRS forms (Kenyans living abroad and foreigners) Additional KYC may be required as per the nature of the institutions
Process Information	<p>Deposit: available at all SBM Branches, SBM Paybill 552800 and Agency banking</p> <p>Withdrawal: available at all SBM Branches, Mfukoni Online banking and Agency banking</p>
Disclaimers	<ul style="list-style-type: none"> Charges indicated on the products are subject to review by the Bank Changes in the industry could lead to amendments in the operation of certain products Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the SBM Contact on the following contacts:</p> <ul style="list-style-type: none"> Phone: +254 709 800 000/ +254 730 175 000 WhatsApp: +254 773 758 196 Email: atyourservice@smbbank.co.ke Twitter: sbmbankkenya Facebook: sbmbankkenya

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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 product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	The Business 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"> No minimum opening balance No minimum operating balance Seamless “Branchless banking” experience through alternative channels: ATM’s, POS, Mfukoni Mobile and Online banking and Agency banking Access to multiple money transfer channels such as Telegraphic Transfers (TTs), Real Time Gross Settlement (RTGS), MoneyGram, Transfast, Zoom, Mukuru and Xpress Money.
Terms	<ul style="list-style-type: none"> Available in Kenya Shillings Only
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> Debit Card issuance/ replacement Kes. 500.00 Monthly ledger fee Kes.1,250.00 Standing Order Kes. 300.00 Bankers Cheque Kes. 400.00 Counter Withdrawal Kes. 200.00 Per Transaction fee applied after 50 transactions Kes 25.00
Requirements	<ul style="list-style-type: none"> Original and copy of certificate of Incorporation/ Certificate of Registration Compliance certificate issued by Registrar of Companies (for companies incorporated outside Kenya) Original and copy of the Memorandum & Articles of Association/(CR1, CR2, CR8) CR 12 (valid 90 days) or Annual returns Latest audited financial statements Sealed & duly signed Board of Directors Resolution to open an Account, A/C signatories & signing mandate Company & Directors KRA PIN Copy of Kenyan National ID /Passport of Directors & Signatories Passport size colored photos for Director and account Signatories Valid Business Permit License from governing body (e.g. mining, IRA, SASRA etc.) Fully completed and signed FATCA (Kenyans living in US and US Citizens) or CRS forms (Kenyans living abroad and foreigners) Additional KYC may be required as per the nature of the institutions
Process Information	<p>Deposit: available at all SBM Branches, SBM Paybill 552800 and Agency banking</p> <p>Withdrawal: available at all SBM Branches, Mfukoni Online banking and Agency banking</p>
Disclaimers	<ul style="list-style-type: none"> Charges indicated on the products are subject to review by the Bank Changes in the industry could lead to amendments in the operation of certain products Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the SBM Contact on the following contacts:</p> <ul style="list-style-type: none"> Phone: +254 709 800 000/ +254 730 175 000 WhatsApp: +254 773 758 196 Email: atyourservice@smbank.co.ke Twitter: sbmbankkenya Facebook: sbmbankkenya

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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 product 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 & Benefits	<ul style="list-style-type: none">• Minimum deposit amount is Kes 50,000/- and FCY Equivalent
Terms	Fixed Deposit <ul style="list-style-type: none">• Minimum term - 1 month• Max term- 36 Months• Fixed - Interest is paid at end of term. Call Deposit <ul style="list-style-type: none">• Minimum term for a Call deposit- 1 Week• Call- Can be liquidated any time at no fees• Call- Interest is paid on liquidation.
Fees and Charges	<ul style="list-style-type: none">• Interest applied is per the banks card rate and is available on request• If the deposit is liquidated earlier than scheduled, the customer foregoes the interest.
Requirements	<ul style="list-style-type: none">• Available to SBM bank customers only• Filled and duly signed deposit booking form
Process Information	<ul style="list-style-type: none">• Rollover of the deposit will be advised by the customer at the end of the term.
Disclaimers	<ul style="list-style-type: none">• Charges indicated on the products are subject to review by the Bank• Changes in the industry could lead to amendments in the operation of certain products• Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	In case of any enquiries you may visit any of our nearest branches or reach out to the SBM Contact on the following contacts: <ul style="list-style-type: none">• Phone: +254 709 800 000/ +254 730 175 000• WhatsApp: +254 773 758 196• Email: atyourservice@smbank.co.ke• Twitter: sbmbankkenya• Facebook: sbmbankkenya

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Key Facts Document: Pay Day Advance

This document sets out specific key facts you need to know regarding **SBM Pay Day Advance**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	Pay Day Advance Targets salaried individuals looking to access emergency cash advance before pay day
Key Features & Benefits	<ul style="list-style-type: none"> • Flexible repayment terms • Competitive interest rates • Quick turnaround time
Terms	<ul style="list-style-type: none"> • Confirmed permanent employee with a monthly income • Minimum Net income is Kes 15,000/- • Salaried employees who receive their salaries through SBM Bank for at least 3 months • No unauthorized overdrawn positions • No unpaid items • Max to qualify is 50% of Monthly Net pay • Payable from the next month's salary • Maximum amount is Kes 100,000 or equivalent
Fees and Charges	<ul style="list-style-type: none"> • Processing commission of 2% collected upfront. • Interest charged is CBR + 4%
Requirements	<ul style="list-style-type: none"> • Must be an SBM bank account holder for the last 6 months • Salary must be sighted for the last six months in SBM Bank account
Process Information	Filled and duly signed application form
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the SBM Contact on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000/ +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya



Key Facts Document: Auto Loans

This document sets out specific key facts you need to know regarding **SBM Auto Loans**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	Auto Loans target individuals looking to purchase a vehicle and spread the cost over a longer period of time, which in turn makes purchase of the car much easier to pay for.
Key Features & Benefits	<ul style="list-style-type: none"> • Lower rates for existing clients • Competitive interest rates • Quick turnaround time
Terms	<ul style="list-style-type: none"> • Minimum net pay Kes 15,000 • Max loan amount Kes 5,000,000 • Consistent turnovers for minimum 12 months • Maximum tenure of 60 months for new vehicles • Maximum tenure of 48 months for used vehicles • For used vehicles, the age of the vehicle should not exceed 7 years
Fees and Charges	<ul style="list-style-type: none"> • Interest charged is CBR + 4% calculated on reducing balance • Processing fees of 3% • Credit Life on principal at 0.35%
Requirements	<ul style="list-style-type: none"> • Duly filled application form • Current valuation of the asset to be purchased • Joint Registration of the assets between the bank and the individual/entity
Process Information	<ul style="list-style-type: none"> • Must be an SBM Bank account holder • Not negatively listed on CRB • Sale Vehicle and Asset Finance Agreement • Logbook in joint names • Three blank signed transfer forms
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the SBM Contact on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000/ +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya



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 product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	The Overdraft facility targets individuals and enterprises looking to manage cash flow gaps that might arise. With this product one is allowed to overdraw the account up to a certain authorized limit.
Key Features & Benefits	<ul style="list-style-type: none"> • Interest is calculated based on the amount accessed by the applicant • Competitive interest rates • Quick turnaround time
Terms	<ul style="list-style-type: none"> • Processing Fees of 3% • Interest is charged at CBR + 4% • Credit Life on principal at 0.35%
Fees and Charges	<ul style="list-style-type: none"> • Duly filled and signed application form
Requirements	<ul style="list-style-type: none"> • Maximum amount is 50% of average annual turnovers • Account should not have unauthorized overdrawn positions or unpaid items over the last six months • Maximum tenure is 12 months • Not negatively listed on CRB
Process Information	<ul style="list-style-type: none"> • Must be an SBM Bank account holder • Account must have operated for at least six months at SBM Bank
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the SBM Contact on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000/ +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya

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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 product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	The Credit Card allows the cardholder to make payments at merchants or draw cash in advance at any VISA branded ATM or Point of Sale (POS)
Key Features & Benefits	<ul style="list-style-type: none"> • Up to 50 days interest free credit on your purchases • Flexible repayment options for as low as 10% of your outstanding bill • Up to 50% of your credit limit in cash from any ATM displaying a VISA logo • Free SMS alerts • Free e-statements
Terms	<ul style="list-style-type: none"> • Minimum credit limit of Kes 20,000
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> • Free Joining Fee • Annual Fees KES. 3,000 • Card Replacement Fee KES. 1,000 Per card • PIN Replacement KES. 500 Per PIN • Cash Advance Fees 6.00% Per Withdrawal • Over Limit Fees KES. 1,000 Per Limit Excess • Late Payment Fees KES. 1,000 Per Month • Interest is charged at CBR + 4% • Supplementary Card KES. 2,000 Per Card
Requirements	<ul style="list-style-type: none"> • Duly filled and signed application form • 1 month latest pay slip (provide 2 if salary differs from bank statement) • Copy of Kenyan National ID /Passport • Latest 3 months bank statements original/certified copies
Process Information	<ul style="list-style-type: none"> • Processed for Salaried customers/ individuals with regular income
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the SBM Contact on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000/ +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya



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 product specific General Terms and Conditions, the Tariff Guide and product brochures.

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



Key Facts Document: SBM Bank Prepaid Cards

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

Description	The Pre-paid card is issued by the bank, to enable a customer to deposit funds directly to the card for use. It allows the cardholder to make payments at merchants accepting VISA or UnionPay payments or draw cash at any VISA/UnionPay branded ATM or Point of Sale (POS).
Key Features & Benefits	<ul style="list-style-type: none"> • Available in the following currencies: <ul style="list-style-type: none"> ○ UnionPay: KES only ○ VISA: USD only • Convenience in customers everyday transactions • Cards are acceptable in over 150 countries world wide • Cards are more secure than carrying cash around • Free SMS alerts
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"> • VISA Card Issuance fees - USD 3 • If initial load of USD 22 is made, the card issuance fee is waived. • VISA Card Replacement fees – Kes 1000/- or USD 10/- • Union Pay Card Issuance fees – Kes 300/- • If initial load of Kes 2500/- is made, the card issuance fee is waived. • Union Pay Card Replacement fees – Kes 500/-
Terms	<ul style="list-style-type: none"> • Duly filled and signed application form
Process Information	<ul style="list-style-type: none"> • Customer does not need to hold a bank account.
Requirements	<p>To get a card, you will need the following:</p> <ul style="list-style-type: none"> • Completed Prepaid Application form • Kenyan National ID, Passport or Alien ID • 2 Passport size photos • KRA PIN • Indication of next of Kin • Utility bill • Proof of source of funds <p>In addition for foreigners:</p> <ul style="list-style-type: none"> • Signed FATCA (Kenyans living in US and US Citizens) or CRS forms (Kenyans living abroad and foreigners) • Visa, Work Permit, Alien Certificate (foreign nationals)
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the SBM Contact on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000/ +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya

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Key Facts Document: Guarantee & Bonds

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

Description	<ul style="list-style-type: none"> The Bank Guarantee or Bond is a service where the bank steps in on behalf of an individual or company towards specific liabilities of a debtor and where the debtor fails to settle a debt, the bank undertakes to cover it.
Key Features & Benefits	<ul style="list-style-type: none"> 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. Bank guarantees protect both parties in a contractual agreement from credit risk
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> Issue of bonds and bank guarantees Bid bonds 1% Flat with min charge of KES. 5,000 Performance Bond 1% per quarter min KES. 5,000 Advance Payment Guarantee 1% per quarter min KES 5,000 Immigration/Customs/Insurance/ Transit Guarantee 1% per quarter min KES. 5,000 Payment/Financial/Demand Guarantees 1% per quarter min KES. 5,000 Cancellation of Uncollected Guarantees KES. 5,000 Amendment fee KES 1,000
Terms	<ul style="list-style-type: none"> As per customer requirements
Requirements	<ul style="list-style-type: none"> Account must have operated for at least six consecutive months at SBM Bank Not negatively listed on CRB
Process Information	<ul style="list-style-type: none"> Filled and duly signed application forms
Disclaimers	<ul style="list-style-type: none"> Charges indicated on the products are subject to review by the Bank Changes in the industry could lead to amendments in the operation of certain products Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the SBM Contact on the following contacts:</p> <ul style="list-style-type: none"> Phone: +254 709 800 000/ +254 730 175 000 WhatsApp: +254 773 758 196 Email: atyourservice@smbank.co.ke Twitter: sbmbankkenya Facebook: sbmbankkenya



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 product 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	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.
Fees and Charges	All fees and charges are subject to 20% excise duty: <ul style="list-style-type: none"> • Letter of Credit Opening • Corporates 0.5 % for per quarter minimum KES 3000 • MSMEs 1.0 % for per quarter minimum KES 3000 • L/C Amendment Commission KES 2000 flat • L/C Acceptance Commission 0.5% per quarter minimum KES 3000 • Settlement Commission 0.25% minimum KES 3000 • Shipping Guarantee 0.5 % for per quarter minimum KES 2000 • Endorsement Fees on bills of lading/airway bills made to the order of SBM Bank KES 3000 • Closure of unutilized Letters of Credit KES. 5,000 • Documents Examination KES 3,000 • SWIFT Charges KES 2000
Terms	<ul style="list-style-type: none"> • As per customer requirements
Requirements	<ul style="list-style-type: none"> • Account must have operated for at least six months at SBM Bank • Not negatively listed on CRB
Process Information	<ul style="list-style-type: none"> • Filled and duly signed application forms
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	In case of any enquiries you may visit any of our nearest branches or reach out to the SBM Contact on the following contacts: <ul style="list-style-type: none"> • Phone: +254 709 800 000/ +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya

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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 product 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 wire transactions to foreign countries. It can be used by both individual and non-individual customers.
Key Features & Benefits	<ul style="list-style-type: none"> • This can be done at a branch or via Mfukoni Mobile or Online banking • As it is the faster way of transferring money, chances of getting affected by exchange rate fluctuations are low • Convenient way of transferring funds overseas • Competitive forex exchange rates • Quick turnaround time
Terms	<ul style="list-style-type: none"> • The funds must be sent through an SBM bank account
Fees and Charges	<ul style="list-style-type: none"> • All fees and charges are subject to 20% excise duty: • Outgoing Telegraphic Transfers via SWIFT - KES 1,500
Process Information	<ul style="list-style-type: none"> • Dully filled application forms.
Requirements	<ul style="list-style-type: none"> • Must be an SBM Bank account holder • Supporting documents for amounts above KES 1 M.
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the SBM Contact on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000/ +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@smbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya



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 product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	An RTGS 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">• This can be done at a branch or by Mfukoni mobile or internet banking• Competitive forex exchange rates• Quick turnaround time
Fees and Charges	<ul style="list-style-type: none">• All fees and charges are subject to 20% excise duty• Outgoing RTGS transfers (USD, KES, GBP, EUR, TZS, UGX, RWF) - KES 500 per transaction
Terms	<ul style="list-style-type: none">• Funds are sent the same day if instructions are submitted before 2.30pm
Requirements	<ul style="list-style-type: none">• Duly filled application forms.
Process Information	<ul style="list-style-type: none">• Must be an SBM bank account holder• Supporting documents for amounts above KES 1 Million.
Disclaimers	<ul style="list-style-type: none">• Charges indicated on the products are subject to review by the Bank• Changes in the industry could lead to amendments in the operation of certain products• Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	In case of any enquiries you may visit any of our nearest branches or reach out to the SBM Contact on the following contacts: <ul style="list-style-type: none">• Phone: +254 709 800 000/ +254 730 175 000• WhatsApp: +254 773 758 196• Email: atyourservice@smbank.co.ke• Twitter: smbankkenya• Facebook: smbankkenya



Key Facts Document: SBM Mfukoni Mobile and Online Banking

This document sets out specific key facts you need to know regarding **SBM Mfukoni Mobile and Online Banking**. Please read it in conjunction with our product specific General Terms and Conditions, the Tariff Guide and product brochures.

Description	SBM Mfukoni Mobile and Online Banking are secure platforms that give you 24hrs control of your bank account.
Key Features & Benefits	<ul style="list-style-type: none"> • Funds transfers • Pay bills: KPLC pre-paid, DSTV, GoTv, Zuku, JTL, Credit card bill, Prepaid Card top up. • Airtime: Top-up your airtime for FREE (Safaricom /Airtel/Telecom); Buy for self or other. • Standing orders setup. • Account to M-PESA transfers (self and to friends and family) • View, download and print statements for free • Credit card and debit card request • Cheque status, cheque book request, • Request for bankers cheque • Mfukoni online application can be through Mfukoni mobile.
Fees and Charges	<p>All fees and charges are subject to 20% excise duty:</p> <ul style="list-style-type: none"> • Mfukoni (Bank Account to MPESA) Bank Charges (Excluding Safaricom M-PESA Charges) <ul style="list-style-type: none"> ✓ 0 - 20,000 - KES 33 ✓ 20,0001 - 70,000 - KES 53 • Mfukoni (MPESA to Bank Account) - Free • Mfukoni (Account E-Statements Service) - Free • Mfukoni Bill Payments - Free • Mfukoni Airtime Top-up - Free • Mfukoni (Funds Transfer) <ul style="list-style-type: none"> ✓ SBM Account to SBM Account free ✓ SBM to Local Bank (RTGS) KES 500 per transaction ✓ SBM to Local Bank (EFT) KES 150 per transaction ✓ SBM to International Bank KES 1,500 per transaction
Requirements	<ul style="list-style-type: none"> • Duly filled application forms. • Supporting documents for amounts above KES 1 Million.
Process Information	<p>This can be accessed by:</p> <ul style="list-style-type: none"> ✓ Downloading SBM Mfukoni App ✓ Dialling *275# ✓ SBM Bank's secure online banking platform can be accessed by logging in into www.sbmbank.co.ke/onlinebanking
Disclaimers	<ul style="list-style-type: none"> • Charges indicated on the products are subject to review by the Bank • Changes in the industry could lead to amendments in the operation of certain products • Additional regulations in the industry could lead to the Bank requesting for additional documentation.
Enquiry Procedure	<p>In case of any enquiries you may visit any of our nearest branches or reach out to the SBM Contact on the following contacts:</p> <ul style="list-style-type: none"> • Phone: +254 709 800 000/ +254 730 175 000 • WhatsApp: +254 773 758 196 • Email: atyourservice@sbmbank.co.ke • Twitter: sbmbankkenya • Facebook: sbmbankkenya

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